



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

**Template Version Date: April 2017**

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	987	25,454
3	Number of Unique Borrowers Denied Assistance	317	6,767
4	Number of Unique Borrowers Withdrawn from Program	345	5,119
5	Number of Unique Borrowers in Process	N/A	1,337
6	Total Number of Unique Borrower Applicants	N/A	38,677
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$20,324,632	\$443,966,804
9	Total Spent on Administrative Support, Outreach, and Counseling	\$2,508,363	\$70,392,569
10	<b>Geographic Breakdown (by county)</b>		
11	Alamance	3	337
12	Alexander	0	98
13	Alleghany	2	35
14	Anson	0	33
15	Ashe	0	101
16	Avery	0	60
17	Beaufort	1	67
18	Bertie	1	42
19	Bladen	1	50
20	Brunswick	4	208
21	Buncombe	6	404
22	Burke	3	254
23	Cabarrus	48	779
24	Caldwell	7	281
25	Camden	1	34
26	Carteret	1	67
27	Caswell	0	54
28	Catawba	8	574
29	Chatham	1	114
30	Cherokee	0	50
31	Chowan	1	32
32	Clay	2	25
33	Cleveland	13	290
34	Columbus	3	78
35	Craven	4	120
36	Cumberland	32	603
37	Currituck	0	54
38	Dare	0	94
39	Davidson	3	331
40	Davie	2	82
41	Duplin	1	52
42	Durham	32	927
43	Edgecombe	3	151
44	Forsyth	23	1,063
45	Franklin	7	183
46	Gaston	20	597
47	Gates	1	29
48	Graham	0	26
49	Granville	1	126
50	Greene	0	15
51	Guilford	164	2,093
52	Halifax	1	115

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
53	Harnett	10	259
54	Haywood	1	101
55	Henderson	4	166
56	Hertford	1	48
57	Hoke	4	113
58	Hyde	0	8
59	Iredell	14	422
60	Jackson	0	30
61	Johnston	34	643
62	Jones	0	8
63	Lee	4	127
64	Lenoir	2	69
65	Lincoln	3	224
66	Macon	0	84
67	Madison	3	34
68	Martin	1	22
69	McDowell	2	72
70	Mecklenburg	275	4,321
71	Mitchell	3	42
72	Montgomery	2	24
73	Moore	2	82
74	Nash	6	234
75	New Hanover	10	404
76	Northampton	1	35
77	Onslow	15	231
78	Orange	7	182
79	Pamlico	0	11
80	Pasquotank	3	129
81	Pender	3	125
82	Perquimans	1	40
83	Person	3	82
84	Pitt	5	259
85	Polk	1	41
86	Randolph	10	357
87	Richmond	2	40
88	Robeson	7	165
89	Rockingham	5	166
90	Rowan	4	331
91	Rutherford	4	228
92	Sampson	1	69
93	Scotland	0	59
94	Stanly	3	112
95	Stokes	3	114
96	Surry	4	122
97	Swain	0	22
98	Transylvania	2	25
99	Tyrrell	0	6
100	Union	7	609
101	Vance	2	61
102	Wake	94	2,832
103	Warren	1	34
104	Washington	0	24
105	Watauga	2	109
106	Wayne	2	129
107	Wilkes	2	170
108	Wilson	8	169
109	Yadkin	3	69
110	Yancey	1	32

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
111	<b>Home Mortgage Disclosure Act (HMDA)</b>		
112	<i>Borrower</i>		
113	<b>Race</b>		
114	American Indian or Alaskan Native	12	273
115	Asian	37	410
116	Black or African American	351	9,463
117	Native Hawaiian or other Pacific Islander	3	42
118	White	527	13,173
119	Information Not Provided by Borrower	69	2,247
120	<b>Ethnicity</b>		
121	Hispanic or Latino	66	1,227
122	Not Hispanic or Latino	474	20,852
123	Information Not Provided by Borrower	447	3,375
124	<b>Sex</b>		
125	Male	224	9,741
126	Female	284	12,060
127	Information Not Provided by Borrower	479	3,653
128	<i>Co-Borrower</i>		
129	<b>Race</b>		
130	American Indian or Alaskan Native	5	113
131	Asian	15	254
132	Black or African American	63	3,131
133	Native Hawaiian or other Pacific Islander	1	23
134	White	142	6,469
135	Information Not Provided by Borrower	42	1,429
136	<b>Ethnicity</b>		
137	Hispanic or Latino	46	716
138	Not Hispanic or Latino	167	9,223
139	Information Not Provided by Borrower	55	1,440
140	<b>Sex</b>		
141	Male	58	3,315
142	Female	127	6,475
143	Information Not Provided by Borrower	83	1,589
<p>Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 7 denied and 71 withdrawn cases were reconsidered.</p> <p>Lines 126-131 &amp; 142-147: Borrower can choose more than one Race designation, so total may not equal Total Borrowers Receiving Assistance, Line 2.</p>			

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	463	8,132
4	% of Total Number of Applications	N/A	53.45%
5	<i>Denied</i>		
6	Number of Borrowers Denied	219	4,128
7	% of Total Number of Applications	N/A	27.13%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	79	2,623
10	% of Total Number of Applications	N/A	17.24%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	332
13	% of Total Number of Applications	N/A	2.18%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	15,215
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	21	117
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	890	870
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	14
22	Median Assistance Amount	20,210	15,719
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$7,744,766	\$119,913,498
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	123	2382
28	%	26.57%	29.29%
29	<i>Delinquent (30+)</i>		
30	Number	27	596
31	%	5.83%	7.33%
32	<i>Delinquent (60+)</i>		
33	Number	24	390
34	%	5.18%	4.80%
35	<i>Delinquent (90+)</i>		
36	Number	289	4,764
37	%	62.42%	58.58%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	1.51%	1.29%
40	\$70,000- \$89,000	3.46%	2.69%
41	\$50,000- \$69,000	9.94%	8.66%
42	Below \$50,000	85.09%	87.36%
43	<b>Hardship</b>		
44	Unemployment	280	5,113
45	Underemployment	71	941
46	Divorce	44	596
47	Medical Condition	34	940
48	Death	22	352
49	Other	12	190

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	565	6,470
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	5	66
55	%	0.88%	1.02%
56	<i>Cancelled</i>		
57	Number	0	1
58	%	0.00%	0.02%
59	<i>Deed in Lieu</i>		
60	Number	0	9
61	%	0.00%	0.14%
62	<i>Short Sale</i>		
63	Number	2	43
64	%	0.35%	0.66%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	77	1,230
71	%	13.63%	19.01%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	122	1,519
74	%	21.59%	23.48%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	359	3,602
77	%	63.54%	55.67%

**Lines 6,9:** Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 1 denied and 1 withdrawn cases were reconsidered.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	38	15,539
4	% of Total Number of Applications	N/A	65.33%
5	<i>Denied</i>		
6	Number of Borrowers Denied	11	3,952
7	% of Total Number of Applications	N/A	16.61%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	49	4,202
10	% of Total Number of Applications	N/A	17.67%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	93
13	% of Total Number of Applications	N/A	0.39%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	23,786
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	12	237
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	993	857
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	17
22	Median Assistance Amount	21,507	16,740
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$1,082,975	\$274,807,716
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	8	5,929
28	%	21.05%	38.16%
29	<i>Delinquent (30+)</i>		
30	Number	4	1,591
31	%	10.53%	10.24%
32	<i>Delinquent (60+)</i>		
33	Number	1	1,257
34	%	2.63%	8.09%
35	<i>Delinquent (90+)</i>		
36	Number	25	6,762
37	%	65.79%	43.51%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	2.63%	1.13%
40	\$70,000- \$89,000	5.26%	2.99%
41	\$50,000- \$69,000	18.42%	8.84%
42	Below \$50,000	73.69%	87.04%
43	<b>Hardship</b>		
44	Unemployment	26	13,470
45	Underemployment	4	2,041
46	Divorce	3	9
47	Medical Condition	1	3
48	Death	0	8
49	Other	4	8

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	161	15270
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	6	84
55	%	3.73%	0.55%
56	<i>Cancelled</i>		
57	Number	0	4
58	%	0.00%	0.03%
59	<i>Deed in Lieu</i>		
60	Number	0	8
61	%	0.00%	0.05%
62	<i>Short Sale</i>		
63	Number	3	88
64	%	1.86%	0.58%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	63	3,440
71	%	39.13%	22.53%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	26	1,999
74	%	16.15%	13.09%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	63	9,647
77	%	39.13%	63.18%



North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	8	220
4	% of Total Number of Applications	N/A	50.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	3	167
7	% of Total Number of Applications	N/A	37.95%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	52
10	% of Total Number of Applications	N/A	11.82%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1
13	% of Total Number of Applications	N/A	0.23%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	440
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	9	197
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	671	766
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	191	231
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	89,701	96,767
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	23,972	23,395
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	23,720	23,019
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$186,319	\$4,692,515
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	6	104
34	%	75.00%	47.27%
35	<i>Delinquent (30+)</i>		
36	Number	0	11
37	%	0.00%	5.00%
38	<i>Delinquent (60+)</i>		
39	Number	0	8
40	%	0.00%	3.64%
41	<i>Delinquent (90+)</i>		
42	Number	2	97
43	%	25.00%	44.09%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	100.00%	73.91%
46	100%-119%	0.00%	21.74%
47	120%-139%	0.00%	4.35%
48	140%-159%	0.00%	0.00%
49	>=160%	0.00%	0.00%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	1.36%
52	\$70,000- \$89,000	0.00%	3.64%
53	\$50,000- \$69,000	25.00%	18.64%
54	Below \$50,000	75.00%	76.36%
55	<b>Hardship</b>		
56	Unemployment	2	122

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Second Mortgage Refinance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
57	Underemployment	2	51
58	Divorce	0	7
59	Medical Condition	0	16
60	Death	2	6
61	Other	2	18

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	11	210
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	N/A	N/A
80	%	N/A	N/A
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	11	210
83	%	100.00%	100.00%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	9	46
4	% of Total Number of Applications	N/A	70.77%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	6
7	% of Total Number of Applications	N/A	9.23%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	2	13
10	% of Total Number of Applications	N/A	20.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	65
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	1
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	786	927
20	Median 1st Lien Housing Payment After Assistance	695	696
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	110,230	122,880
24	Median 1st Lien UPB After Program Entry	94,000	95,500
25	Median 2nd Lien UPB Before Program Entry	0	7,500
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	13,853	31,666
28	Median Assistance Amount	6,615	15,279
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$104,639	\$751,519
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	0
34	%	0.00%	0.00%
35	<i>Delinquent (30+)</i>		
36	Number	0	0
37	%	0.00%	0.00%
38	<i>Delinquent (60+)</i>		
39	Number	0	0
40	%	0.00%	0.00%
41	<i>Delinquent (90+)</i>		
42	Number	9	46
43	%	100.00%	100.00%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	11.11%	4.35%
46	100%-119%	66.67%	34.77%
47	120%-139%	0.00%	19.57%
48	140%-159%	0.00%	21.74%
49	>=160%	22.22%	19.57%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	8.70%
52	\$70,000- \$89,000	22.22%	13.04%
53	\$50,000- \$69,000	22.22%	17.39%
54	Below \$50,000	55.56%	60.87%
55	<b>Hardship</b>		
56	Unemployment	1	18

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
57	Underemployment	6	21
58	Divorce	0	1
59	Medical Condition	1	4
60	Death	1	1
61	Other	0	1

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	7	44
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	7	44
80	%	100.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

Lines 6,9: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 1 denied and 1 withdrawn cases were reconsidered.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	101	491
4	% of Total Number of Applications	N/A	27.34%
5	<i>Denied</i>		
6	Number of Borrowers Denied	202	957
7	% of Total Number of Applications	N/A	53.28%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	29	208
10	% of Total Number of Applications	N/A	11.58%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	140
13	% of Total Number of Applications	N/A	7.80%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1,796
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	34	193
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	739	711
20	Median 1st Lien Housing Payment After Assistance	212	187
21	Median 2nd Lien Housing Payment Before Assistance	123	130
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	76,690	75,897
24	Median 1st Lien UPB After Program Entry	27,712	27,471
25	Median 2nd Lien UPB Before Program Entry	16,440	16,030
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	50,000	50,000
28	Median Assistance Amount	52,381	50,000
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$5,055,933	\$22,696,556
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	30	178
34	%	29.70%	36.25%
35	<i>Delinquent (30+)</i>		
36	Number	7	41
37	%	6.93%	8.35%
38	<i>Delinquent (60+)</i>		
39	Number	3	6
40	%	2.97%	1.22%
41	<i>Delinquent (90+)</i>		
42	Number	61	266
43	%	60.40%	54.18%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	62.50%	63.84%
46	100%-119%	8.33%	14.18%
47	120%-139%	16.67%	10.64%
48	140%-159%	4.17%	4.96%
49	>=160%	8.33%	6.38%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	0.00%
52	\$70,000- \$89,000	0.00%	2.44%
53	\$50,000- \$69,000	6.93%	8.15%
54	Below \$50,000	93.07%	89.41%
55	<b>Hardship</b>		
56	Unemployment	27	182

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
57	Underemployment	5	36
58	Divorce	5	25
59	Medical Condition	17	61
60	Death	23	96
61	Other	24	91



<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	37	423
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	37	422
80	%	100.00%	99.76%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	1
83	%	0.00%	0.24%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Down Payment Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	410	1,407
4	% of Total Number of Submissions	N/A	50.02%
5	<i>Denied</i>		
6	Number of Borrowers Denied	30	76
7	% of Total Number of Submissions	N/A	2.70%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	214	526
10	% of Total Number of Submissions	N/A	18.70%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	804
13	% of Total Number of Submissions	N/A	28.58%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	2,813
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	126,000	123,500
20	Median Credit Score	695	696
21	Median DTI	38	38
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$6,150,000	\$21,105,000
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	1.47%	3.77%
28	\$50,000- \$69,000	41.81%	40.01%
29	Below \$50,000	56.72%	56.22%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Down Payment Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
	<b>Borrower</b>		
	<b>Race</b>		
31	American Indian or Alaskan Native	1	3
32	Asian	27	91
33	Black or African American	123	407
34	Native Hawaiian or other Pacific Islander	1	2
35	White	263	914
36	Information not provided by borrower	0	0
37	<b>Ethnicity</b>		
38	Hispanic or Latino	0	0
39	Not Hispanic or Latino	0	0
40	Information not provided by borrower	410	1,407
41	<b>Sex</b>		
42	Male	0	0
43	Female	0	0
44	Information not provided by borrower	410	1,407
45	<b>Co-Borrower</b>		
46	<b>Race</b>		
47	American Indian or Alaskan Native	0	1
48	Asian	6	20
49	Black or African American	6	22
50	Native Hawaiian or other Pacific Islander	0	1
51	White	29	116
52	Information not provided by borrower	0	1
53	<b>Ethnicity</b>		
54	Hispanic or Latino	0	0
55	Not Hispanic or Latino	0	0
56	Information not provided by borrower	41	161
57	<b>Sex</b>		
58	Male	0	0
59	Female	0	0
60	Information not provided by borrower	41	161
61	<b>Geographic Breakdown (by Targeted Area)</b>		
62	Cabarrus	36	132
63	Cumberland	25	84
64	Guilford	131	454
65	Johnston	18	79
66	Mecklenburg	200	658

<b>Data Dictionary</b>		
<b>HFA Performance Data Reporting - Borrower Characteristics</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Programs:</b>		
<b>Unique Borrower Count</b>		
Number of Unique Borrowers Receiving Assistance		Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance		Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program		Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process		Total number of <b>unique</b> borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants		Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.
<b>Program Expenditures</b>		
Total Assistance Provided to Date		<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling		<b>Total</b> amount spent on administrative expenses to support the program(s).
<b>Geographic Breakdown (by County)</b>		
All Categories		Number of aggregate borrowers assisted in each county listed.
<b>Home Mortgage Disclosure Act (HMDA)</b>		
<b>Borrower</b>		
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Co-Borrower</b>		
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:</b>		
<b>Program Intake/Evaluation</b>		
<b>Approved</b>		
Number of Borrowers Receiving Assistance		The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications		Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<b>Denied</b>		
Number of Borrowers Denied		The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications		Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<b>Withdrawn</b>		
Number of Borrowers Withdrawn		The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications		Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<b>In Process</b>		
Number of Borrowers In Process		The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications		Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
<b>Total</b>		
Total Number of Borrowers Applied		Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
Median Assistance Amount		Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
<b>Assistance Characteristics</b>		
Assistance Provided		Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
<b>Other Characteristics</b>		
<b>Current</b>		
Number		Number of borrowers current at the time of application.
%		Number of current borrowers divided by the total number of approved applicants.
<b>Delinquent (30+)</b>		
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%		Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<b>Delinquent (60+)</b>		
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%		Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<b>Delinquent (90+)</b>		
Number		Number of borrowers 90+ days delinquent at the time of application.
%		Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
<b>Borrower Income</b>		
Above \$90,000		Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000		Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000		Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.

	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest
<b>Hardship</b>		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:</b>		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:</b>		
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance		Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry		Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry		Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness		Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Current Combined Loan to Value Ratio (CLTV)		
<100%		Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%		Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%		Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%		Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
Alternative Outcomes		
<i>Deed-in-Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>		
Number		Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>		
Number		Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance		Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry		Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry		Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness		Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Current Combined Loan to Value Ratio (CLTV)		
<100%		Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%		Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%		Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%		Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
Alternative Outcomes		
<i>Deed-in-Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

**The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:**

**Program Completion/ Transition**

<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

**The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs**

**Program Intake/Evaluation**

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

**Program Characteristics**

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

**Geographic Breakdown (by City/County)**

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
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**HFA Performance Data Reporting - Program Performance**

**The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs**

**Program Intake/Evaluation**

<i>Funded</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA.
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

**Program Characteristics**

<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.

**Borrower Income**

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

**Home Mortgage Disclosure Act (HMDA)**

<i>Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Co-Borrower</b>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.

**Geographic Breakdown (by County)**

All Categories	Number of aggregate borrowers assisted in each county listed.
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**HFA Performance Data Reporting - Program Notes**

Mortgage Payment Program 1 (MPP1)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to an unemployment related or other qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an unemployment related or other qualified financial hardship.
Mortgage Payment Program 2 (MPP2)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to an employment related qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an employment related qualified financial hardship.
Modification Enabling Program (MEP)	Program provides funds to facilitate modifications for eligible homeowners with mortgages purchased in a distressed asset sale.
Second Mortgage Refinance Program (SMRP)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment.
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program (PRRLE)	Provides principal reduction assistance to facilitate a recast or fully extinguish low-balance liens for eligible homeowners.
Down Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.