



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: July 2017

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	1,775	27,229
3	Number of Unique Borrowers Denied Assistance	270	6,983
4	Number of Unique Borrowers Withdrawn from Program	422	5,496
5	Number of Unique Borrowers in Process	N/A	1,118
6	Total Number of Unique Borrower Applicants	N/A	40,826
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$31,299,826	\$475,266,630
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,427,458	\$71,820,027
10	Geographic Breakdown (by county)		
11	Alamance	14	351
12	Alexander	1	99
13	Alleghany	-	35
14	Anson	1	34
15	Ashe	3	104
16	Avery	-	60
17	Beaufort	2	69
18	Bertie	2	44
19	Bladen	2	52
20	Brunswick	5	213
21	Buncombe	15	419
22	Burke	10	264
23	Cabarrus	143	922
24	Caldwell	9	290
25	Camden	1	35
26	Carteret	3	70
27	Caswell	2	56
28	Catawba	15	589
29	Chatham	4	118
30	Cherokee	1	51
31	Chowan	-	32
32	Clay	-	25
33	Cleveland	5	295
34	Columbus	1	79
35	Craven	6	126
36	Cumberland	91	694
37	Currituck	1	55
38	Dare	-	94
39	Davidson	7	338
40	Davie	-	82
41	Duplin	-	52
42	Durham	26	953
43	Edgecombe	4	155
44	Forsyth	21	1,084
45	Franklin	3	186
46	Gaston	15	612
47	Gates	-	29
48	Graham	-	26
49	Granville	3	129
50	Greene	-	15
51	Guilford	379	2,472
52	Halifax	4	119

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
53	Harnett	7	266
54	Haywood	1	102
55	Henderson	8	174
56	Hertford	2	50
57	Hoke	5	118
58	Hyde	-	8
59	Iredell	5	427
60	Jackson	-	30
61	Johnston	82	725
62	Jones	1	9
63	Lee	3	130
64	Lenoir	1	70
65	Lincoln	4	228
66	Macon	4	88
67	Madison	-	34
68	Martin	1	23
69	McDowell	2	74
70	Mecklenburg	616	4,937
71	Mitchell	2	44
72	Montgomery	1	25
73	Moore	2	84
74	Nash	9	243
75	New Hanover	16	420
76	Northampton	-	35
77	Onslow	13	244
78	Orange	3	185
79	Pamlico	1	12
80	Pasquotank	5	134
81	Pender	3	128
82	Perquimans	-	40
83	Person	3	85
84	Pitt	9	268
85	Polk	-	41
86	Randolph	8	365
87	Richmond	1	41
88	Robeson	1	166
89	Rockingham	5	171
90	Rowan	2	333
91	Rutherford	5	233
92	Sampson	1	70
93	Scotland	1	60
94	Stanly	1	113
95	Stokes	2	116
96	Surry	2	124
97	Swain	-	22
98	Transylvania	1	26
99	Tyrrell	-	6
100	Union	13	622
101	Vance	3	64
102	Wake	97	2,929
103	Warren	-	34
104	Washington	1	25
105	Watauga	3	112
106	Wayne	6	135
107	Wilkes	-	170
108	Wilson	12	181
109	Yadkin	2	71
110	Yancey	-	32

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
111	Home Mortgage Disclosure Act (HMDA)		
112	<i>Borrower</i>		
113	Race		
114	American Indian or Alaskan Native	6	279
115	Asian	91	501
116	Black or African American	527	9,990
117	Native Hawaiian or other Pacific Islander	5	47
118	White	1,069	14,242
119	Information Not Provided by Borrower	82	2,329
120	Ethnicity		
121	Hispanic or Latino	74	1,301
122	Not Hispanic or Latino	511	21,363
123	Information Not Provided by Borrower	1,190	4,565
124	Sex		
125	Male	228	9,969
126	Female	318	12,378
127	Information Not Provided by Borrower	1,229	4,882
128	<i>Co-Borrower</i>		
129	Race		
130	American Indian or Alaskan Native	-	113
131	Asian	18	272
132	Black or African American	79	3,210
133	Native Hawaiian or other Pacific Islander	-	23
134	White	179	6,648
135	Information Not Provided by Borrower	64	1,493
136	Ethnicity		
137	Hispanic or Latino	41	757
138	Not Hispanic or Latino	171	9,394
139	Information Not Provided by Borrower	128	1,568
140	Sex		
141	Male	49	3,364
142	Female	136	6,611
143	Information Not Provided by Borrower	155	1,744

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 **54** denied and **45** withdrawn cases were reconsidered.

Lines 126-131 & 142-147: Borrower can choose more than one Race designation, so total may not equal Total Borrowers Receiving Assistance, Line 2.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	540	8,672
4	% of Total Number of Applications	N/A	54.17%
5	<i>Denied</i>		
6	Number of Borrowers Denied	195	4,320
7	% of Total Number of Applications	N/A	26.98%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	94	2,716
10	% of Total Number of Applications	N/A	16.96%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	303
13	% of Total Number of Applications	N/A	1.89%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	16,011
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	13	130
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	875	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	19,711	15,849
23	Assistance Characteristics		
24	Assistance Provided to Date	\$8,721,063	\$128,634,561
25	Other Characteristics		
26	<i>Current</i>		
27	Number	153	2,535
28	%	28.33%	29.23%
29	<i>Delinquent (30+)</i>		
30	Number	31	627
31	%	5.74%	7.23%
32	<i>Delinquent (60+)</i>		
33	Number	27	417
34	%	5.00%	4.81%
35	<i>Delinquent (90+)</i>		
36	Number	329	5,093
37	%	60.93%	58.73%
38	Borrower Income (\$)		
39	Above \$90,000	2.78%	1.38%
40	\$70,000- \$89,000	5.19%	2.85%
41	\$50,000- \$69,000	10.56%	8.78%
42	Below \$50,000	81.47%	86.99%
43	Hardship		
44	Unemployment	328	5,441
45	Underemployment	78	1,019
46	Divorce	55	651
47	Medical Condition	40	980
48	Death	23	375
49	Other	16	206

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	385	6855
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	10	76
55	%	2.60%	1.11%
56	<i>Cancelled</i>		
57	Number	0	1
58	%	0.00%	0.01%
59	<i>Deed in Lieu</i>		
60	Number	0	9
61	%	0.00%	0.13%
62	<i>Short Sale</i>		
63	Number	0	43
64	%	0.00%	0.63%
65	Program Completion/ Transition		
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	85	1,315
71	%	22.08%	19.18%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	83	1,602
74	%	21.56%	23.37%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	207	3,809
77	%	53.76%	55.57%

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 **3** denied and **1** withdrawn cases were reconsidered.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	16	15,555
4	% of Total Number of Applications	N/A	65.35%
5	<i>Denied</i>		
6	Number of Borrowers Denied	2	3,954
7	% of Total Number of Applications	N/A	16.60%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	44	4,246
10	% of Total Number of Applications	N/A	17.84%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	49
13	% of Total Number of Applications	N/A	0.21%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	23,804
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	237
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	784	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	18,195	16,725
23	Assistance Characteristics		
24	Assistance Provided to Date	\$716,159	\$275,523,875
25	Other Characteristics		
26	<i>Current</i>		
27	Number	3	5,932
28	%	18.75%	38.14%
29	<i>Delinquent (30+)</i>		
30	Number	0	1,591
31	%	0.00%	10.23%
32	<i>Delinquent (60+)</i>		
33	Number	1	1,258
34	%	6.25%	8.09%
35	<i>Delinquent (90+)</i>		
36	Number	12	6,774
37	%	75.00%	43.54%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	1.13%
40	\$70,000- \$89,000	6.25%	3.00%
41	\$50,000- \$69,000	18.75%	8.84%
42	Below \$50,000	75.00%	87.03%
43	Hardship		
44	Unemployment	12	13,482
45	Underemployment	2	2,043
46	Divorce	0	9
47	Medical Condition	1	4
48	Death	1	9
49	Other	0	8

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	99	15,369
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	3	87
55	%	3.03%	0.57%
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	1	89
64	%	1.01%	0.58%
65	Program Completion/ Transition		
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	15	3,455
71	%	15.15%	22.48%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	42	2,041
74	%	42.42%	13.28%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	38	9,685
77	%	38.39%	63.01%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	7	227
4	% of Total Number of Applications	N/A	50.78%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	168
7	% of Total Number of Applications	N/A	37.59%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	52
10	% of Total Number of Applications	N/A	11.63%
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	447
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	9	206
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	622	761
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	290	231
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	53,580	93,285
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	17,308	23,362
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	19,553	23,012
29	Assistance Characteristics		
30	Assistance Provided to Date	\$157,200	\$4,849,715
31	Other Characteristics		
32	<i>Current</i>		
33	Number	3	107
34	%	42.86%	47.14%
35	<i>Delinquent (30+)</i>		
36	Number	0	11
37	%	0.00%	4.85%
38	<i>Delinquent (60+)</i>		
39	Number	0	8
40	%	0.00%	3.52%
41	<i>Delinquent (90+)</i>		
42	Number	4	101
43	%	57.14%	44.49%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	57.14%	71.37%
46	100%-119%	0.00%	17.62%
47	120%-139%	28.57%	7.49%
48	140%-159%	14.29%	3.52%
49	>=160%	0.00%	0.00%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	1.32%
52	\$70,000- \$89,000	0.00%	3.52%
53	\$50,000- \$69,000	14.29%	18.51%
54	Below \$50,000	85.71%	76.65%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
55	Hardship		
56	Unemployment	4	126
57	Underemployment	1	52
58	Divorce	0	7
59	Medical Condition	1	17
60	Death	0	6
61	Other	1	19
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	214
64	Alternative Outcomes		
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	Program Completion/ Transition		
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	4	214
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	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	3	49
4	% of Total Number of Applications	N/A	73.13%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	5
7	% of Total Number of Applications	N/A	7.47%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	13
10	% of Total Number of Applications	N/A	19.40%
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	67
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	2
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	903	925
20	Median 1st Lien Housing Payment After Assistance	564	695
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	133,138	124,596
24	Median 1st Lien UPB After Program Entry	97,000	97,000
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	24,103	30,941
28	Median Assistance Amount	11,414	15,088
29	Assistance Characteristics		
30	Assistance Provided to Date	\$37,225	\$788,744
31	Other Characteristics		
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	3	49
43	%	100.00%	100.00%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	4.08%
46	100%-119%	33.33%	34.69%
47	120%-139%	66.67%	22.45%
48	140%-159%	0.00%	20.41%
49	>=160%	0.00%	18.37%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	8.16%
52	\$70,000- \$89,000	0.00%	12.24%
53	\$50,000- \$69,000	0.00%	16.33%
54	Below \$50,000	100.00%	63.27%
55	Hardship		

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
56	Unemployment	0	18
57	Underemployment	3	24
58	Divorce	0	1
59	Medical Condition	0	4
60	Death	0	1
61	Other	0	1
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	44
64	Alternative Outcomes		
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	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	44
80	%	0.00%	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 0 withdrawn cases were reconsidered.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	94	585
4	% of Total Number of Applications	N/A	28.36%
5	<i>Denied</i>		
6	Number of Borrowers Denied	147	1,102
7	% of Total Number of Applications	N/A	53.42%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	42	253
10	% of Total Number of Applications	N/A	12.26%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	123
13	% of Total Number of Applications	N/A	5.96%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	2,063
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	32	225
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	694	702
20	Median 1st Lien Housing Payment After Assistance	185	187
21	Median 2nd Lien Housing Payment Before Assistance	144	131
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	75,384	75,483
24	Median 1st Lien UPB After Program Entry	25,369	27,002
25	Median 2nd Lien UPB Before Program Entry	13,540	15,338
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	50,000	50,000
28	Median Assistance Amount	51,202	50,100
29	Assistance Characteristics		
30	Assistance Provided to Date	\$4,463,179	\$27,159,735
31	Other Characteristics		
32	<i>Current</i>		
33	Number	29	207
34	%	30.85%	35.39%
35	<i>Delinquent (30+)</i>		
36	Number	6	47
37	%	6.38%	8.03%
38	<i>Delinquent (60+)</i>		
39	Number	4	10
40	%	4.26%	1.71%
41	<i>Delinquent (90+)</i>		
42	Number	55	321
43	%	58.51%	54.87%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	77.78%	67.05%
46	100%-119%	8.33%	13.07%
47	120%-139%	5.56%	9.66%
48	140%-159%	8.33%	5.11%
49	>=160%	0.00%	5.11%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	0.00%
52	\$70,000- \$89,000	1.00%	2.22%
53	\$50,000- \$69,000	5.00%	7.52%
54	Below \$50,000	94.00%	90.26%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
55	Hardship		
56	Unemployment	22	204
57	Underemployment	5	41
58	Divorce	11	36
59	Medical Condition	18	79
60	Death	25	121
61	Other	13	104
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	91	514
64	Alternative Outcomes		
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	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	91	513
80	%	100.00%	99.81%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	1
83	%	0.00%	0.19%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

Lines 1,3,6: During the current quarter 6 cases were identified where all the assistance funds disbursed were returned because the lender refused the assistance payments or in one case the borrower refused assistance. It was determined these cases should be reclassified from Receiving Assistance to Withdrawn. The 6 cases reduced the Number of Borrowers Receiving Assistance reported from 100 to 94 for the quarter.

North Carolina			
HFA Performance Data Reporting- Program Performance Down Payment Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	1147	2,554
4	% of Total Number of Submissions	N/A	61.68%
5	<i>Denied</i>		
6	Number of Borrowers Denied	38	114
7	% of Total Number of Submissions	N/A	2.75%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	262	788
10	% of Total Number of Submissions	N/A	19.03%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	685
13	% of Total Number of Submissions	N/A	16.54%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	4,141
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	135000	127700
20	Median Credit Score	708	701
21	Median DTI	38%	38%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$17,205,000	\$38,310,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	2.62%	3.25%
28	\$50,000- \$69,000	44.46%	42.01%
29	Below \$50,000	52.92%	54.74%
30	Home Mortgage Disclosure Act (HMDA)		

North Carolina			
HFA Performance Data Reporting- Program Performance			
Down Payment Assistance			
		QTD	Cumulative
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	6	9
34	Asian	80	171
35	Black or African American	260	667
36	Native Hawaiian or other Pacific Islander	4	6
37	White	800	1714
38	Information not provided by borrower	0	0
39	Ethnicity		
40	Hispanic or Latino	0	0
41	Not Hispanic or Latino	0	0
42	Information not provided by borrower	1147	2554
43	Sex		
44	Male	0	0
45	Female	0	0
46	Information not provided by borrower	1147	2554
47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	1
50	Asian	13	33
51	Black or African American	8	30
52	Native Hawaiian or other Pacific Islander	0	1
53	White	70	186
54	Information not provided by borrower	3	4
55	Ethnicity		
56	Hispanic or Latino	0	0
57	Not Hispanic or Latino	0	0
58	Information not provided by borrower	94	255
59	Sex		
60	Male	0	0
61	Female	0	0
62	Information not provided by borrower	94	255
63	Geographic Breakdown (by Targeted Area)		
64	Cabarrus	133	265
65	Cumberland	75	159
66	Guilford	330	784
67	Johnston	64	143
68	Mecklenburg	545	1,203

Data Dictionary		
HFA Performance Data Reporting - Borrower Characteristics		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance		Total number of unique 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 unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program		Total number of unique borrowers who do not 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 unique 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.
Program Expenditures		
Total Assistance Provided to Date		Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling		Total amount spent on administrative expenses to support the program(s).
Geographic Breakdown (by County)		
All Categories		Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
<i>Borrower</i>		
Race		
All Categories		All totals for the aggregate number of borrowers assisted.
Ethnicity		
All Categories		All totals for the aggregate number of borrowers assisted.
Sex		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>		
Race		
All Categories		All totals for the aggregate number of borrowers assisted.
Ethnicity		
All Categories		All totals for the aggregate number of borrowers assisted.
Sex		
All Categories		All totals for the aggregate number of borrowers assisted.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:		
Program Intake/Evaluation		
<i>Approved</i>		
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.
<i>Denied</i>		
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.
<i>Withdrawn</i>		
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.
<i>In Process</i>		
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.
<i>Total</i>		
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).
Program Characteristics (For All Approved Applicants)		
General Characteristics		
Median Assistance Amount		Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
Other Characteristics		
<i>Current</i>		
Number		Number of borrowers current at the time of application.
%		Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
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.
<i>Delinquent (60+)</i>		
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.
<i>Delinquent (90+)</i>		
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.
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
Hardship		
	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.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	<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 approved and funded , 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
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance 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, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage
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 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.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
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 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
%	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 decisioned. 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 decisioned 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 decisioned 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>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
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.
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 a 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.