



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: October 2017

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	1,383	28,612
3	Number of Unique Borrowers Denied Assistance	254	7,186
4	Number of Unique Borrowers Withdrawn from Program	354	5,794
5	Number of Unique Borrowers in Process	N/A	854
6	Total Number of Unique Borrower Applicants	N/A	42,446
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$26,762,648	\$502,029,278
9	Total Spent on Administrative Support, Outreach, and Counseling	\$3,392,756	\$75,212,783
10	Geographic Breakdown (by county)		
11	Alamance	9	360
12	Alexander	1	100
13	Alleghany	1	36
14	Anson	2	36
15	Ashe	-	104
16	Avery	-	60
17	Beaufort	2	71
18	Bertie	3	47
19	Bladen	-	52
20	Brunswick	7	220
21	Buncombe	11	430
22	Burke	6	270
23	Cabarrus	117	1,039
24	Caldwell	8	298
25	Camden	-	35
26	Carteret	-	70
27	Caswell	1	57
28	Catawba	10	599
29	Chatham	1	119
30	Cherokee	-	51
31	Chowan	1	33
32	Clay	1	26
33	Cleveland	11	306
34	Columbus	5	84
35	Craven	3	129
36	Cumberland	94	788
37	Currituck	2	57
38	Dare	1	95
39	Davidson	8	346
40	Davie	1	83
41	Duplin	-	52
42	Durham	20	973
43	Edgecombe	6	161
44	Forsyth	10	1,094
45	Franklin	4	190
46	Gaston	15	627
47	Gates	2	31
48	Graham	2	28
49	Granville	5	134
50	Greene	-	15
51	Guilford	281	2,753
52	Halifax	2	121

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
53	Harnett	10	276
54	Haywood	4	106
55	Henderson	6	180
56	Hertford	-	50
57	Hoke	3	121
58	Hyde	1	9
59	Iredell	7	434
60	Jackson	-	30
61	Johnston	54	779
62	Jones	1	10
63	Lee	2	132
64	Lenoir	1	71
65	Lincoln	1	229
66	Macon	1	89
67	Madison	-	34
68	Martin	-	23
69	McDowell	-	74
70	Mecklenburg	431	5,368
71	Mitchell	-	44
72	Montgomery	1	26
73	Moore	5	89
74	Nash	3	246
75	New Hanover	9	429
76	Northampton	1	36
77	Onslow	12	256
78	Orange	5	190
79	Pamlico	-	12
80	Pasquotank	2	136
81	Pender	2	130
82	Perquimans	1	41
83	Person	3	88
84	Pitt	2	270
85	Polk	-	41
86	Randolph	7	372
87	Richmond	4	45
88	Robeson	4	170
89	Rockingham	6	177
90	Rowan	5	338
91	Rutherford	6	239
92	Sampson	5	75
93	Scotland	1	61
94	Stanly	6	119
95	Stokes	1	117
96	Surry	3	127
97	Swain	-	22
98	Transylvania	-	26
99	Tyrrell	-	6
100	Union	7	629
101	Vance	1	65
102	Wake	92	3,021
103	Warren	-	34
104	Washington	-	25
105	Watauga	-	112
106	Wayne	5	140
107	Wilkes	3	173
108	Wilson	3	184
109	Yadkin	1	72
110	Yancey	2	34

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	12	291
115	Asian	64	565
116	Black or African American	430	10,420
117	Native Hawaiian or other Pacific Islander	6	53
118	White	813	15,055
119	Information Not Provided by Borrower	75	2,404
120	Ethnicity		
121	Hispanic or Latino	61	1,362
122	Not Hispanic or Latino	443	21,806
123	Information Not Provided by Borrower	879	5,444
124	Sex		
125	Male	185	10,154
126	Female	282	12,660
127	Information Not Provided by Borrower	916	5,798
128	<i>Co-Borrower</i>		
129	Race		
130	American Indian or Alaskan Native	1	114
131	Asian	18	290
132	Black or African American	78	3,288
133	Native Hawaiian or other Pacific Islander	-	23
134	White	161	6,809
135	Information Not Provided by Borrower	36	1,529
136	Ethnicity		
137	Hispanic or Latino	27	784
138	Not Hispanic or Latino	158	9,552
139	Information Not Provided by Borrower	107	1,675
140	Sex		
141	Male	54	3,418
142	Female	113	6,724
143	Information Not Provided by Borrower	125	1,869

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 **51** denied and **56** 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	433	9,105
4	% of Total Number of Applications	N/A	54.36%
5	<i>Denied</i>		
6	Number of Borrowers Denied	204	4,524
7	% of Total Number of Applications	N/A	27.01%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	109	2,823
10	% of Total Number of Applications	N/A	16.85%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	299
13	% of Total Number of Applications	N/A	1.78%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	16,751
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	13	143
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	887	871
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	20198	15928
23	Assistance Characteristics		
24	Assistance Provided to Date	\$8,180,381	\$136,814,942
25	Other Characteristics		
26	<i>Current</i>		
27	Number	130	2,665
28	%	30.02%	29.27%
29	<i>Delinquent (30+)</i>		
30	Number	25	652
31	%	5.77%	7.16%
32	<i>Delinquent (60+)</i>		
33	Number	24	441
34	%	5.55%	4.84%
35	<i>Delinquent (90+)</i>		
36	Number	254	5,347
37	%	58.66%	58.73%
38	Borrower Income (\$)		
39	Above \$90,000	3.23%	1.47%
40	\$70,000- \$89,000	4.16%	2.91%
41	\$50,000- \$69,000	9.70%	8.82%
42	Below \$50,000	82.91%	86.80%
43	Hardship		
44	Unemployment	275	5,716
45	Underemployment	54	1,073
46	Divorce	38	689
47	Medical Condition	36	1,016
48	Death	12	387
49	Other	18	224

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)	457	7312
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	3	79
55	%	0.66%	1.08%
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%	0.12%
62	<i>Short Sale</i>		
63	Number	2	45
64	%	0.44%	0.62%
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	75	1,390
71	%	16.41%	19.01%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	112	1,714
74	%	24.51%	23.44%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	265	4,074
77	%	57.98%	55.72%

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 **0** denied and **2** 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	20	15,575
4	% of Total Number of Applications	N/A	65.19%
5	<i>Denied</i>		
6	Number of Borrowers Denied	18	3,972
7	% of Total Number of Applications	N/A	16.62%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	35	4,281
10	% of Total Number of Applications	N/A	17.92%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	64
13	% of Total Number of Applications	N/A	0.27%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	23,892
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	32	269
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	963	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	21381	16,719
23	Assistance Characteristics		
24	Assistance Provided to Date	\$515,884	\$276,039,759
25	Other Characteristics		
26	<i>Current</i>		
27	Number	4	5,936
28	%	20.00%	38.11%
29	<i>Delinquent (30+)</i>		
30	Number	3	1,594
31	%	15.00%	10.23%
32	<i>Delinquent (60+)</i>		
33	Number	2	1,260
34	%	10.00%	8.09%
35	<i>Delinquent (90+)</i>		
36	Number	11	6,785
37	%	55.00%	43.57%
38	Borrower Income (\$)		
39	Above \$90,000	10.00%	1.14%
40	\$70,000- \$89,000	0.00%	2.99%
41	\$50,000- \$69,000	5.00%	8.85%
42	Below \$50,000	85.00%	87.02%
43	Hardship		
44	Unemployment	15	13,497
45	Underemployment	2	2,045
46	Divorce	1	10
47	Medical Condition	2	6
48	Death	0	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)	75	15,444
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	87
55	%	0.00%	0.56%
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	0	89
64	%	0.00%	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	19	3,474
71	%	25.33%	22.49%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	42	2,083
74	%	56.00%	13.49%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	14	9,699
77	%	18.67%	62.80%

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	6	233
4	% of Total Number of Applications	N/A	50.22%
5	<i>Denied</i>		
6	Number of Borrowers Denied	2	170
7	% of Total Number of Applications	N/A	36.63%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	52
10	% of Total Number of Applications	N/A	11.21%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	9
13	% of Total Number of Applications	N/A	1.94%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	464
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	7	213
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	716	759
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	223	231
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	114540	95185
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	25086	23405
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	25,957	23,180
29	Assistance Characteristics		
30	Assistance Provided to Date	\$91,412	\$4,941,127
31	Other Characteristics		
32	<i>Current</i>		
33	Number	3	110
34	%	50.00%	47.21%
35	<i>Delinquent (30+)</i>		
36	Number	1	12
37	%	16.67%	5.15%
38	<i>Delinquent (60+)</i>		
39	Number	0	8
40	%	0.00%	3.43%
41	<i>Delinquent (90+)</i>		
42	Number	2	103
43	%	33.33%	44.21%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	66.67%	69.44%
46	100%-119%	16.66%	16.67%
47	120%-139%	16.67%	11.11%
48	140%-159%	0.00%	2.78%
49	>=160%	0.00%	0.00%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	1.29%
52	\$70,000- \$89,000	0.00%	3.43%
53	\$50,000- \$69,000	0.00%	18.03%
54	Below \$50,000	100.00%	77.25%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
55	Hardship		
56	Unemployment	3	129
57	Underemployment	0	52
58	Divorce	0	7
59	Medical Condition	1	18
60	Death	1	7
61	Other	1	20
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	13	227
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	13	227
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	0	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	0	2
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	925
20	Median 1st Lien Housing Payment After Assistance	0	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	0	124,596
24	Median 1st Lien UPB After Program Entry	0	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	0	30,941
28	Median Assistance Amount	0	15,088
29	Assistance Characteristics		
30	Assistance Provided to Date	\$0	\$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	0	49
43	%	0.00%	100.00%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	4.08%
46	100%-119%	0.00%	34.69%
47	120%-139%	0.00%	22.45%
48	140%-159%	0.00%	20.41%
49	>=160%	0.00%	18.37%

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
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	0.00%	63.27%
55	Hardship		
56	Unemployment	0	18
57	Underemployment	0	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)	5	49
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	5	49
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	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	113	698
4	% of Total Number of Applications	N/A	30.30%
5	<i>Denied</i>		
6	Number of Borrowers Denied	144	1,244
7	% of Total Number of Applications	N/A	53.99%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	32	285
10	% of Total Number of Applications	N/A	12.37%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	77
13	% of Total Number of Applications	N/A	3.34%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	2304
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	25	255
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	667	696
20	Median 1st Lien Housing Payment After Assistance	153	185
21	Median 2nd Lien Housing Payment Before Assistance	132	131
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	68,174	74,533
24	Median 1st Lien UPB After Program Entry	18,858	26,356
25	Median 2nd Lien UPB Before Program Entry	18,145	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	50,000	50,000
29	Assistance Characteristics		
30	Assistance Provided to Date	\$5,314,971	\$32,474,706
31	Other Characteristics		
32	<i>Current</i>		
33	Number	33	240
34	%	29.20%	34.39%
35	<i>Delinquent (30+)</i>		
36	Number	8	55
37	%	7.08%	7.88%
38	<i>Delinquent (60+)</i>		
39	Number	3	13
40	%	2.66%	1.86%
41	<i>Delinquent (90+)</i>		
42	Number	69	390
43	%	61.06%	55.87%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	61.11%	66.20%
46	100%-119%	19.45%	14.08%
47	120%-139%	8.33%	9.40%
48	140%-159%	2.78%	4.69%
49	>=160%	8.33%	5.63%
50	Borrower Income (\$)		
51	Above \$90,000	0.88%	0.14%
52	\$70,000- \$89,000	0.00%	1.86%
53	\$50,000- \$69,000	6.20%	7.31%
54	Below \$50,000	92.92%	90.69%
55	Hardship		

North Carolina

HFA Performance Data Reporting- Program Performance Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program

		QTD	Cumulative
56	Unemployment	18	222
57	Underemployment	6	47
58	Divorce	10	46
59	Medical Condition	20	99
60	Death	36	157
61	Other	23	127

North Carolina			
HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	101	615
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	101	614
80	%	100.00%	99.84%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	1
83	%	0.00%	0.16%
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 2 denied and 0 withdrawn cases were reconsidered.			

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	844	3,398
4	% of Total Number of Submissions	N/A	68.42%
5	<i>Denied</i>		
6	Number of Borrowers Denied	15	129
7	% of Total Number of Submissions	N/A	2.60%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	201	989
10	% of Total Number of Submissions	N/A	19.92%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	450
13	% of Total Number of Submissions	N/A	9.06%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	4,966
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	3	3
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	133,000	129,250
20	Median Credit Score	705	702
21	Median DTI	37.00%	38.00%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$12,660,000	\$50,970,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	3.55%	3.33%
28	\$50,000- \$69,000	44.79%	42.70%
29	Below \$50,000	51.66%	53.97%
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		2	11
34	Asian		56	227
35	Black or African American		213	880
36	Native Hawaiian or other Pacific Islander		5	11
37	White		579	2,293
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		844	3,398
43	Sex			
44	Male		0	0
45	Female		0	0
46	Information not provided by borrower		844	3,398
47	Co-Borrower			
48	Race			
49	American Indian or Alaskan Native		0	1
50	Asian		12	45
51	Black or African American		16	46
52	Native Hawaiian or other Pacific Islander		0	1
53	White		61	247
54	Information not provided by borrower		0	4
55	Ethnicity			
56	Hispanic or Latino		0	0
57	Not Hispanic or Latino		0	0
58	Information not provided by borrower		89	344
59	Sex			
60	Male		0	0
61	Female		0	0
62	Information not provided by borrower		89	344
63	Geographic Breakdown (by Targeted Area)			
64	Cabarrus		102	367
65	Cumberland		83	242
66	Guilford		242	1,026
67	Johnston		41	184
68	Mecklenburg		376	1,579

Lines 32-38 & 48-54: Borrower can choose more than one Race designation, so total may not equal Total Borrowers Receiving Assistance, Line 2.

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 hundredth.
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 under this program.
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.

Short Sale	
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

Loan Modification Program	
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.
Reinstatement/Current/Payoff	
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.
Other	
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

Short Sale	
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.
Deed-in-Lieu	
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

Approved/Funded	
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.
Denied/Cancelled	
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.
Withdrawn	
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.
In Process	
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.
Total	
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

Funded	
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.
Denied	
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.
Withdrawn	
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.
In Process	
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.
Total	
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 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.