



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	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	933	29,545
3	Number of Unique Borrowers Denied Assistance	239	7,353
4	Number of Unique Borrowers Withdrawn from Program	217	5,961
5	Number of Unique Borrowers in Process	N/A	572
6	Total Number of Unique Borrower Applicants	N/A	43,431
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$19,689,386	\$521,718,664
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,220,712	\$76,433,495
10	<b>Geographic Breakdown (by county)</b>		
11	Alamance	6	366
12	Alexander	3	103
13	Alleghany	0	36
14	Anson	1	37
15	Ashe	1	105
16	Avery	0	60
17	Beaufort	2	73
18	Bertie	1	48
19	Bladen	2	54
20	Brunswick	3	223
21	Buncombe	9	439
22	Burke	9	279
23	Cabarrus	51	1,090
24	Caldwell	6	304
25	Camden	2	37
26	Carteret	0	70
27	Caswell	0	57
28	Catawba	6	605
29	Chatham	2	121
30	Cherokee	0	51
31	Chowan	1	34
32	Clay	1	27
33	Cleveland	9	315
34	Columbus	3	87
35	Craven	1	130
36	Cumberland	45	833
37	Currituck	0	57
38	Dare	0	95
39	Davidson	6	352
40	Davie	1	84
41	Duplin	3	55
42	Durham	26	999
43	Edgecombe	4	165
44	Forsyth	17	1,111
45	Franklin	5	195
46	Gaston	17	644
47	Gates	2	33
48	Graham	0	28
49	Granville	2	136
50	Greene	1	16
51	Guilford	192	2,945
52	Halifax	0	121

## North Carolina

### HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
53	Harnett	6	282
54	Haywood	2	108
55	Henderson	3	183
56	Hertford	0	50
57	Hoke	1	122
58	Hyde	0	9
59	Iredell	5	439
60	Jackson	0	30
61	Johnston	39	818
62	Jones	0	10
63	Lee	7	139
64	Lenoir	0	71
65	Lincoln	2	231
66	Macon	1	90
67	Madison	0	34
68	Martin	0	23
69	McDowell	3	77
70	Mecklenburg	251	5,619
71	Mitchell	1	45
72	Montgomery	2	28
73	Moore	1	90
74	Nash	7	253
75	New Hanover	3	432
76	Northampton	0	36
77	Onslow	6	262
78	Orange	2	192
79	Pamlico	0	12
80	Pasquotank	4	140
81	Pender	3	133
82	Perquimans	0	41
83	Person	2	90
84	Pitt	5	275
85	Polk	1	42
86	Randolph	4	376
87	Richmond	1	46
88	Robeson	3	173
89	Rockingham	3	180
90	Rowan	7	345
91	Rutherford	0	239
92	Sampson	2	77
93	Scotland	0	61
94	Stanly	0	119
95	Stokes	2	119
96	Surry	2	129
97	Swain	0	22
98	Transylvania	1	27
99	Tyrrell	0	6
100	Union	7	636
101	Vance	4	69
102	Wake	80	3,101
103	Warren	2	36
104	Washington	0	25
105	Watauga	2	114
106	Wayne	6	146
107	Wilkes	2	175
108	Wilson	8	192
109	Yadkin	0	72
110	Yancey	0	34

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
111	<b>Home Mortgage Disclosure Act (HMDA)</b>		
112	<i>Borrower</i>		
113	<b>Race</b>		
114	American Indian or Alaskan Native	5	296
115	Asian	32	597
116	Black or African American	335	10,755
117	Native Hawaiian or other Pacific Islander	1	54
118	White	518	15,573
119	Information Not Provided by Borrower	53	2,457
120	<b>Ethnicity</b>		
121	Hispanic or Latino	48	1,410
122	Not Hispanic or Latino	401	22,207
123	Information Not Provided by Borrower	484	5,928
124	<b>Sex</b>		
125	Male	174	10,328
126	Female	252	12,912
127	Information Not Provided by Borrower	507	6,305
128	<i>Co-Borrower</i>		
129	<b>Race</b>		
130	American Indian or Alaskan Native	1	115
131	Asian	16	306
132	Black or African American	51	3,339
133	Native Hawaiian or other Pacific Islander	0	23
134	White	130	6,939
135	Information Not Provided by Borrower	32	1,561
136	<b>Ethnicity</b>		
137	Hispanic or Latino	27	811
138	Not Hispanic or Latino	140	9,692
139	Information Not Provided by Borrower	63	1,738
140	<b>Sex</b>		
141	Male	57	3,475
142	Female	96	6,820
143	Information Not Provided by Borrower	77	1,946

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 **72** denied and **50** 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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	399	9,504
4	% of Total Number of Applications	N/A	54.05%
5	<i>Denied</i>		
6	Number of Borrowers Denied	222	4,738
7	% of Total Number of Applications	N/A	26.94%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	113	2,935
10	% of Total Number of Applications	N/A	16.70%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	407
13	% of Total Number of Applications	N/A	2.31%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	17,584
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	12	155
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	915	873
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	14
22	Median Assistance Amount	20,445	15,873
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$7,474,814	\$144,289,756
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	118	2,783
28	%	29.58%	29.28%
29	<i>Delinquent (30+)</i>		
30	Number	31	683
31	%	7.77%	7.19%
32	<i>Delinquent (60+)</i>		
33	Number	21	462
34	%	5.26%	4.86%
35	<i>Delinquent (90+)</i>		
36	Number	229	5,576
37	%	57.39%	58.67%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	3.01%	1.54%
40	\$70,000- \$89,000	4.01%	2.96%
41	\$50,000- \$69,000	12.28%	8.96%
42	Below \$50,000	80.70%	86.54%
43	<b>Hardship</b>		
44	Unemployment	251	5,967
45	Underemployment	60	1,133
46	Divorce	30	719
47	Medical Condition	34	1,050
48	Death	14	401
49	Other	10	234

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	511	7,823
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	6	85
55	%	1.17%	1.09%
56	<i>Cancelled</i>		
57	Number	0	1
58	%	0.00%	0.01%
59	<i>Deed in Lieu</i>		
60	Number	1	10
61	%	0.20%	0.13%
62	<i>Short Sale</i>		
63	Number	2	47
64	%	0.39%	0.60%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	67	1,457
71	%	13.11%	18.62%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	108	1,822
74	%	21.14%	23.29%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	327	4,401
77	%	63.99%	56.26%

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

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	13	15,588
4	% of Total Number of Applications	N/A	65.11%
5	<i>Denied</i>		
6	Number of Borrowers Denied	4	3,976
7	% of Total Number of Applications	N/A	16.61%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	45	4,326
10	% of Total Number of Applications	N/A	18.07%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	51
13	% of Total Number of Applications	N/A	0.21%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	23,941
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	286
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	878	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	17,142	16,711
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$378,627	\$276,418,386
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	2	5,938
28	%	15.38%	38.09%
29	<i>Delinquent (30+)</i>		
30	Number	3	1,597
31	%	23.08%	10.25%
32	<i>Delinquent (60+)</i>		
33	Number	0	1,260
34	%	0.00%	8.08%
35	<i>Delinquent (90+)</i>		
36	Number	8	6,793
37	%	61.54%	43.58%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	0.00%	1.14%
40	\$70,000- \$89,000	7.69%	3.00%
41	\$50,000- \$69,000	15.39%	8.84%
42	Below \$50,000	76.92%	87.02%
43	<b>Hardship</b>		
44	Unemployment	10	13,507
45	Underemployment	2	2,047
46	Divorce	0	10
47	Medical Condition	1	7
48	Death	0	9
49	Other	0	8

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	55	15,499
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	1	88
55	%	1.82%	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	0	89
64	%	0.00%	0.57%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	10	3,484
71	%	18.18%	22.48%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	44	2,127
74	%	80.00%	13.72%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	9,699
77	%	0.00%	62.58%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	9	242
4	% of Total Number of Applications	N/A	51.82%
5	<i>Denied</i>		
6	Number of Borrowers Denied	2	172
7	% of Total Number of Applications	N/A	36.83%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	53
10	% of Total Number of Applications	N/A	11.35%
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	467
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	8	221
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	802	761
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	210	230
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	76,482	94,017
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	24,060	23,627
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	25,542	23,233
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$331,713	\$5,272,840
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	6	116
34	%	66.67%	47.93%
35	<i>Delinquent (30+)</i>		
36	Number	0	12
37	%	0.00%	4.96%
38	<i>Delinquent (60+)</i>		
39	Number	0	8
40	%	0.00%	3.31%
41	<i>Delinquent (90+)</i>		
42	Number	3	106
43	%	33.33%	43.80%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	77.78%	71.11%
46	100%-119%	22.22%	17.78%
47	120%-139%	0.00%	8.89%
48	140%-159%	0.00%	2.22%
49	>=160%	0.00%	0.00%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	1.24%
52	\$70,000- \$89,000	11.11%	3.72%
53	\$50,000- \$69,000	33.33%	18.60%
54	Below \$50,000	55.56%	76.44%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
55	<b>Hardship</b>		
56	Unemployment	2	131
57	Underemployment	3	55
58	Divorce	0	7
59	Medical Condition	1	19
60	Death	0	7
61	Other	3	23
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	9	236
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	N/A	N/A
80	%	N/A	N/A
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	9	236
83	%	100.00%	100.00%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	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	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
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	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$0	\$788,744
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	0
34	%	0.00%	0.00%
35	<i>Delinquent (30+)</i>		
36	Number	0	0
37	%	0.00%	0.00%
38	<i>Delinquent (60+)</i>		
39	Number	0	0
40	%	0.00%	0.00%
41	<i>Delinquent (90+)</i>		
42	Number	0	49
43	%	0.00%	100.00%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
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	<b>Borrower Income (\$)</b>		
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	<b>Hardship</b>		
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	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	49
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	0	49
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 0 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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	95	793
4	% of Total Number of Applications	N/A	31.25%
5	<i>Denied</i>		
6	Number of Borrowers Denied	115	1,359
7	% of Total Number of Applications	N/A	53.54%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	22	308
10	% of Total Number of Applications	N/A	12.14%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	78
13	% of Total Number of Applications	N/A	3.07%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	2,538
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	27	282
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	683	691
20	Median 1st Lien Housing Payment After Assistance	128	177
21	Median 2nd Lien Housing Payment Before Assistance	180	135
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	66,134	73,797
24	Median 1st Lien UPB After Program Entry	19,824	25,852
25	Median 2nd Lien UPB Before Program Entry	14,685	15,525
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	50,000	50,000
28	Median Assistance Amount	50,413	50,000
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$4,649,232	\$37,123,938
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	31	271
34	%	32.29%	34.17%
35	<i>Delinquent (30+)</i>		
36	Number	9	64
37	%	9.37%	8.07%
38	<i>Delinquent (60+)</i>		
39	Number	4	17
40	%	4.17%	2.14%
41	<i>Delinquent (90+)</i>		
42	Number	51	441
43	%	54.17%	55.62%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	58.62%	65.28%
46	100%-119%	20.69%	14.88%
47	120%-139%	13.79%	9.92%
48	140%-159%	6.90%	4.96%
49	>=160%	0.00%	4.96%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	0.13%
52	\$70,000- \$89,000	1.04%	1.77%
53	\$50,000- \$69,000	11.46%	7.82%
54	Below \$50,000	87.50%	90.28%
55	<b>Hardship</b>		

## North Carolina

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

		QTD	Cumulative
56	Unemployment	16	238
57	Underemployment	5	52
58	Divorce	6	52
59	Medical Condition	18	117
60	Death	25	182
61	Other	25	152

North Carolina			
HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	114	729
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	1	1
67	%	0.88%	0.14%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	113	727
80	%	99.12%	99.72%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	1
83	%	0.00%	0.14%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Down Payment Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	457	3,855
4	% of Total Number of Submissions	N/A	75.37%
5	<i>Denied</i>		
6	Number of Borrowers Denied	4	133
7	% of Total Number of Submissions	N/A	2.60%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	63	1,052
10	% of Total Number of Submissions	N/A	20.57%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	75
13	% of Total Number of Submissions	N/A	1.46%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	5,115
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	128,000	129,000
20	Median Credit Score	701	702
21	Median DTI	37%	37%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$6,855,000	<b>\$57,825,000</b>
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	4.16%	3.42%
28	\$50,000- \$69,000	48.14%	43.35%
29	Below \$50,000	47.70%	53.23%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Down Payment Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
31	<b>Borrower</b>		
32	<b>Race</b>		
33	American Indian or Alaskan Native	1	12
34	Asian	26	253
35	Black or African American	133	1,013
36	Native Hawaiian or other Pacific Islander	1	12
37	White	297	2,590
38	Information not provided by borrower	0	0
39	<b>Ethnicity</b>		
40	Hispanic or Latino	0	0
41	Not Hispanic or Latino	0	0
42	Information not provided by borrower	457	3,855
43	<b>Sex</b>		
44	Male	0	0
45	Female	0	0
46	Information not provided by borrower	457	3,855
47	<b>Co-Borrower</b>		
48	<b>Race</b>		
49	American Indian or Alaskan Native	0	1
50	Asian	10	55
51	Black or African American	4	50
52	Native Hawaiian or other Pacific Islander	0	1
53	White	31	278
54	Information not provided by borrower	1	5
55	<b>Ethnicity</b>		
56	Hispanic or Latino	0	0
57	Not Hispanic or Latino	0	0
58	Information not provided by borrower	46	390
59	<b>Sex</b>		
60	Male	0	0
61	Female	0	0
62	Information not provided by borrower	46	390
63	<b>Geographic Breakdown (by Targeted Area)</b>		
64	Cabarrus	39	406
65	Cumberland	35	277
66	Guilford	161	1,187
67	Johnston	24	208
68	Mecklenburg	198	1,777

<b>Data Dictionary</b>		
<b>HFA Performance Data Reporting - Borrower Characteristics</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Programs:</b>		
<b>Unique Borrower Count</b>		
Number of Unique Borrowers Receiving Assistance		Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance		Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program		Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process		Total number of <b>unique</b> borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants		Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.
<b>Program Expenditures</b>		
Total Assistance Provided to Date		<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling		<b>Total</b> amount spent on administrative expenses to support the program(s).
<b>Geographic Breakdown (by County)</b>		
All Categories		Number of aggregate borrowers assisted in each county listed.
<b>Home Mortgage Disclosure Act (HMDA)</b>		
<i>Borrower</i>		
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>		
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:</b>		
<b>Program Intake/Evaluation</b>		
<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).
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
Median Assistance Amount		Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
<b>Assistance Characteristics</b>		
Assistance Provided		Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
<b>Other Characteristics</b>		
<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.
<b>Borrower Income</b>		
Above \$90,000		Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.

	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest
<b>Hardship</b>		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:</b>		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:</b>		
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.

%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories
%	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.

<b>Short Sale</b>	
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**

<b>Loan Modification Program</b>	
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.
<b>Reinstatement/Current/Payoff</b>	
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.
<b>Other</b>	
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**

<b>Short Sale</b>	
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.
<b>Deed-in-Lieu</b>	
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**

<b>Approved/Funded</b>	
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.
<b>Denied/Cancelled</b>	
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.
<b>Withdrawn</b>	
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.
<b>In Process</b>	
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.
<b>Total</b>	
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.
--------------------------------------	--

**HFA Performance Data Reporting - Program Performance**

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

**Program Intake/Evaluation**

<b>Funded</b>	
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.
<b>Denied</b>	
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.
<b>Withdrawn</b>	
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.
<b>In Process</b>	
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.
<b>Total</b>	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

Program Characteristics	
<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
Borrower Income	
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Home Mortgage Disclosure Act (HMDA)	
<i>Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
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.