



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	391	31,889
3	Number of Unique Borrowers Denied Assistance	171	8,160
4	Number of Unique Borrowers Withdrawn from Program	137	6,411
5	Number of Unique Borrowers in Process	N/A	483
6	Total Number of Unique Borrower Applicants	N/A	46,943
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	9,610,124	580,263,787
9	Total Spent on Administrative Support, Outreach, and Counseling	3,050,682	86,117,034
10	Geographic Breakdown (by county)		
11	Alamance	3	388
12	Alexander	2	108
13	Alleghany	0	37
14	Anson	1	39
15	Ashe	0	108
16	Avery	0	61
17	Beaufort	1	77
18	Bertie	0	53
19	Bladen	1	58
20	Brunswick	5	242
21	Buncombe	5	479
22	Burke	6	303
23	Cabarrus	7	1,139
24	Caldwell	7	324
25	Camden	0	41
26	Carteret	1	75
27	Caswell	1	61
28	Catawba	10	642
29	Chatham	3	135
30	Cherokee	1	56
31	Chowan	1	39
32	Clay	0	28
33	Cleveland	5	341
34	Columbus	3	94
35	Craven	0	147
36	Cumberland	6	898
37	Currituck	1	68
38	Dare	1	104
39	Davidson	9	387
40	Davie	1	95
41	Duplin	1	59
42	Durham	19	1096
43	Edgecombe	3	178
44	Forsyth	11	1,177
45	Franklin	2	211
46	Gaston	11	694
47	Gates	3	41
48	Graham	0	28
49	Granville	4	147
50	Greene	0	21
51	Guilford	26	3,187
52	Halifax	3	133

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
53	Harnett	6	314
54	Haywood	3	115
55	Henderson	2	194
56	Hertford	2	58
57	Hoke	1	130
58	Hyde	0	10
59	Iredell	2	463
60	Jackson	2	35
61	Johnston	14	884
62	Jones	0	13
63	Lee	1	146
64	Lenoir	0	77
65	Lincoln	2	242
66	Macon	1	95
67	Madison	0	39
68	Martin	0	29
69	McDowell	0	83
70	Mecklenburg	47	5,949
71	Mitchell	1	47
72	Montgomery	1	31
73	Moore	3	97
74	Nash	1	283
75	New Hanover	8	466
76	Northampton	0	40
77	Onslow	2	302
78	Orange	3	210
79	Pamlico	1	14
80	Pasquotank	3	158
81	Pender	0	141
82	Perquimans	2	47
83	Person	1	97
84	Pitt	4	299
85	Polk	0	43
86	Randolph	3	410
87	Richmond	1	49
88	Robeson	3	181
89	Rockingham	5	199
90	Rowan	3	365
91	Rutherford	2	251
92	Sampson	1	83
93	Scotland	1	64
94	Stanly	2	129
95	Stokes	0	128
96	Surry	1	134
97	Swain	1	24
98	Transylvania	1	30
99	Tyrrell	0	7
100	Union	9	676
101	Vance	1	77
102	Wake	65	3,477
103	Warren	0	38
104	Washington	2	30
105	Watauga	0	116
106	Wayne	4	164
107	Wilkes	1	183
108	Wilson	3	213

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
109	Yadkin	1	75
110	Yancey	0	36

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	3	310
115	Asian	5	630
116	Black or African American	166	11,748
117	Native Hawaiian or other Pacific Islander	0	57
118	White	183	16,647
119	Information Not Provided by Borrower	33	2,697
120	Ethnicity		
121	Hispanic or Latino	37	2,084
122	Not Hispanic or Latino	334	27,373
123	Information Not Provided by Borrower	20	2,432
124	Sex		
125	Male	132	13,154
126	Female	228	16,057
127	Information Not Provided by Borrower	31	2,678
128	<i>Co-Borrower</i>		
129	Race		
130	American Indian or Alaskan Native	1	121
131	Asian	3	325
132	Black or African American	41	3,627
133	Native Hawaiian or other Pacific Islander	1	25
134	White	75	7,357
135	Information Not Provided by Borrower	21	1,679
136	Ethnicity		
137	Hispanic or Latino	15	959
138	Not Hispanic or Latino	114	10,681
139	Information Not Provided by Borrower	13	1,446
140	Sex		
141	Male	44	3,837
142	Female	77	7,577
143	Information Not Provided by Borrower	21	1,672
<p>Lines 2,3, 4, 42,51,61,85: Since applications marked as approved, in payment ,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.</p> <p>Two PRRLE and two MPP loans changed status from approved / in payment to withdrawn which reduced the cumulative column of Number of Unique Borrowers Receiving Assistance by 4 borrowers, but did not affect the QTD column. These loans changed the counts for the following counties: Durham, Guilford, Johnston, and Polk .</p> <p>Lines 121-122, 125-126. The above changes, the withdrawn and denied cases, causing Hispanic or Latino to decrease by 1 and Not Hispanic or Latino to decrease by 3 and Male and Female cumulative borrower counts to decrease by 2 each. There was no change to the QTD column.</p> <p>Lines 113-119 & 129-135: Borrower can choose more than one Race designation, so total may not equal Total Borrowers Receiving Assistance, Line 2.</p>			

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	334	11,422
4	% of Total Number of Applications	N/A	54.35%
5	<i>Denied</i>		
6	Number of Borrowers Denied	184	5,802
7	% of Total Number of Applications	N/A	27.61%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	104	3,421
10	% of Total Number of Applications	N/A	16.28%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	370
13	% of Total Number of Applications	N/A	1.76%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	21,015
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	14	212
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	902	882
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	15
22	Median Assistance Amount	19672	15761
23	Assistance Characteristics		
24	Assistance Provided to Date	6,378,226	180,494,442
25	Other Characteristics		
26	<i>Current</i>		
27	Number	82	3,283
28	%	24.55%	28.74%
29	<i>Delinquent (30+)</i>		
30	Number	13	803
31	%	3.89%	7.03%
32	<i>Delinquent (60+)</i>		
33	Number	15	556
34	%	4.49%	4.87%
35	<i>Delinquent (90+)</i>		
36	Number	224	6,780
37	%	67.07%	59.36%
38	Borrower Income (\$)		
39	Above \$90,000	1.80%	1.73%
40	\$70,000- \$89,000	2.99%	3.25%
41	\$50,000- \$69,000	11.08%	9.12%
42	Below \$50,000	84.13%	85.90%
43	Hardship		
44	Unemployment	202	7,139
45	Underemployment	54	1,419
46	Divorce	37	920
47	Medical Condition	27	1,203
48	Death	14	480
49	Other	1	261

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HFA Program (Program Completion/ Transition or Alternative Outcomes)	438	10,118
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	87
55	%	0.00%	0.86%
56	<i>Cancelled</i>		
57	Number	0	11
58	%	0.00%	0.11%
59	<i>Deed in Lieu</i>		
60	Number	0	10
61	%	0.00%	0.10%
62	<i>Short Sale</i>		
63	Number	0	48
64	%	0.00%	0.47%
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	101	1,914
71	%	23.06%	18.92%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	98	2,249
74	%	22.37%	22.23%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	239	5,799
77	%	54.57%	57.31%
<p>Lines 3,6: Since applications marked as approved or denied 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 approved and 1 denied cases were reconsidered. Lines 46, 48 Divorce and Death each changed by 1 due to the loan</p>			

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	16	15,613
4	% of Total Number of Applications	N/A	64.56%
5	<i>Denied</i>		
6	Number of Borrowers Denied	8	3,987
7	% of Total Number of Applications	N/A	16.49%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	36	4,475
10	% of Total Number of Applications	N/A	18.50%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	108
13	% of Total Number of Applications	N/A	0.45%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	24,183
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	16	322
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1,014	858
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	17
22	Median Assistance Amount	21,473	16,706
23	Assistance Characteristics		
24	Assistance Provided to Date	142,504	277,145,064
25	Other Characteristics		
26	<i>Current</i>		
27	Number	3	5,944
28	%	18.75%	38.07%
29	<i>Delinquent (30+)</i>		
30	Number	0	1,597
31	%	0.00%	10.23%
32	<i>Delinquent (60+)</i>		
33	Number	1	1,261
34	%	6.25%	8.08%
35	<i>Delinquent (90+)</i>		
36	Number	12	6,811
37	%	75.00%	43.62%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	1.15%
40	\$70,000- \$89,000	0.00%	2.99%
41	\$50,000- \$69,000	18.75%	8.86%
42	Below \$50,000	81.25%	87.00%
43	Hardship		
44	Unemployment	9	13,520
45	Underemployment	6	2,056
46	Divorce	1	11
47	Medical Condition	0	7
48	Death	0	10
49	Other	0	9

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HFA Program (Program Completion/ Transition or Alternative Outcomes)	6	15,589
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	91
55	%	0.00%	0.58%
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	90
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	0	3,491
71	%	0.00%	22.39%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	6	2,205
74	%	100.00%	14.14%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	9,700
77	%	0.00%	62.23%
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			
Second Mortgage Refinance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	244
4	% of Total Number of Applications	N/A	51.91%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	173
7	% of Total Number of Applications	N/A	36.81%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	53
10	% of Total Number of Applications	N/A	11.28%
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	470
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	223
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	761
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	0	231
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	0	93,651
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	23,405
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	0	23,269
29	Assistance Characteristics		
30	Assistance Provided to Date	0	5,383,582
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	117
34	%	0.00%	47.95%
35	<i>Delinquent (30+)</i>		
36	Number	0	12
37	%	0.00%	4.92%
38	<i>Delinquent (60+)</i>		
39	Number	0	8
40	%	0.00%	3.28%
41	<i>Delinquent (90+)</i>		
42	Number	0	107
43	%	0.00%	43.85%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	68.75%
46	100%-119%	0.00%	16.67%
47	120%-139%	0.00%	8.33%
48	140%-159%	0.00%	4.17%
49	>=160%	0.00%	2.08%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	1.23%
52	\$70,000- \$89,000	0.00%	3.69%
53	\$50,000- \$69,000	0.00%	18.44%
54	Below \$50,000	0	76.64%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
55	Hardship		
56	Unemployment	0	132
57	Underemployment	0	55
58	Divorce	0	7
59	Medical Condition	0	20
60	Death	0	7
61	Other	0	23
62	Program Outcomes		
63	Borrowers No Longer in the HFA Program (Program Completion/ Transition or Alternative Outcomes)	0	244
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	0	244
83	%	0.00%	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 HFA Program (Program Completion/Transition or Alternative Outcomes)	0	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	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

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	63	1,193
4	% of Total Number of Applications	N/A	33.93%
5	<i>Denied</i>		
6	Number of Borrowers Denied	82	1,835
7	% of Total Number of Applications	N/A	52.19%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	23	439
10	% of Total Number of Applications	N/A	12.49%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	49
13	% of Total Number of Applications	N/A	1.39%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	3,516
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	22	373
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	666	687
20	Median 1st Lien Housing Payment After Assistance	202	172
21	Median 2nd Lien Housing Payment Before Assistance	154	140
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	80,962	74,281
24	Median 1st Lien UPB After Program Entry	31,804	25,714
25	Median 2nd Lien UPB Before Program Entry	13,780	15,000
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	50,000	50,000
28	Median Assistance Amount	50,222	50,101
29	Assistance Characteristics		
30	Assistance Provided to Date	3,089,394	56,883,955
31	Other Characteristics		
32	<i>Current</i>		
33	Number	18	380
34	%	28.57%	31.85%
35	<i>Delinquent (30+)</i>		
36	Number	5	100
37	%	7.94%	8.38%
38	<i>Delinquent (60+)</i>		
39	Number	3	31
40	%	4.76%	2.60%
41	<i>Delinquent (90+)</i>		
42	Number	36	682
43	%	58.73%	57.17%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	61.11%	64.95%
46	100%-119%	22.22%	16.18%
47	120%-139%	8.33%	10.29%
48	140%-159%	2.78%	3.92%
49	>=160%	5.56%	4.66%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	0.08%
52	\$70,000- \$89,000	1.59%	1.42%
53	\$50,000- \$69,000	0.00%	6.71%
54	Below \$50,000	98.41%	91.79%
55	Hardship		

North Carolina

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

		QTD	Cumulative
56	Unemployment	21	357
57	Underemployment	4	74
58	Divorce	6	82
59	Medical Condition	21	216
60	Death	12	277
61	Other	0	187

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)	88	1,160
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	3
67	%	0.00%	0.26%
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	87	1,152
80	%	98.86%	99.31%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	1	5
83	%	1.14%	0.43%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A
Lines 3,6: Two loans changed status, 1 from approved and 1 from denied causing borrower counts not to sum in a quarter-over-quarter fashion. Lines 57, 59 Underemployment and Medical Condition each changed by 1 due to loan status changes listed above.			

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	0	3,971
4	% of Total Number of Submissions	N/A	76.87%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	134
7	% of Total Number of Submissions	N/A	2.59%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	1,061
10	% of Total Number of Submissions	N/A	20.54%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Submissions	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	5,166
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	0	129,000
20	Median Credit Score	0	702
21	Median DTI	0	37
22	Assistance Characteristics		
23	Assistance Provided to Date	0	59,568,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	0.00%	3.37%
28	\$50,000- \$69,000	0.00%	43.44%
29	Below \$50,000	0.00%	53.19%
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	0	12
34	Asian	0	263
35	Black or African American	0	1,039
36	Native Hawaiian or other Pacific Islander	0	13
37	White	0	2,659
38	Information not provided by borrower	0	0
39	Ethnicity		
40	Hispanic or Latino	0	443
41	Not Hispanic or Latino	0	3,292
42	Information not provided by borrower	0	236
43	Sex		
44	Male	0	2,063
45	Female	0	1,908
46	Information not provided by borrower	0	0
47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	1
50	Asian	0	57
51	Black or African American	0	53
52	Native Hawaiian or other Pacific Islander	0	1
53	White	0	281
54	Information not provided by borrower	0	6
55	Ethnicity		
56	Hispanic or Latino	0	54
57	Not Hispanic or Latino	0	320
58	Information not provided by borrower	0	34
59	Sex		
60	Male	0	118
61	Female	0	282
62	Information not provided by borrower	0	8
63	Geographic Breakdown (by Targeted Area)		
64	Cabarrus	0	415
65	Cumberland	0	291
66	Guilford	0	1,243
67	Johnston	0	211
68	Mecklenburg	0	1,811
<p>Line 3: The receipt of \$15,000 from 1 Down Payment Assistance loan repurchased by the lender was reclassified from program income to return of grant. This reduced the cumulative column of Number of Borrowers Receiving Assistance by 1 borrower, but did not affect the QTD column borrower count. This change also decreased Guilford 1 . The QTD Assistance Provided was not affected. The Cumulative Assistance Provided was reduced by \$15,000 (1 loan) in funds reclassified from Assistance Provided to return of grant.</p>			
<p>Lines 41-42 and 44 and 46: The DPA repurchase caused Not Hispanic or Latino and Male cumulative borrower counts to decrease by 1 each. There was no change to the QTD column.</p>			

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)		
Borrower		
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.	
Co-Borrower		
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		
Approved		
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.	
Denied		
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.	
Withdrawn		
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.	
In Process		
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.	
Total		
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		
Current		
Number	Number of borrowers current at the time of application.	
%	Number of current borrowers divided by the total number of approved applicants.	
Delinquent (30+)		
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.	
Delinquent (60+)		
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.	
Delinquent (90+)		
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
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under
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 payment
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 above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:	
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), 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 refinancing), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Current Combined Loan to Value Ratio (CLTV)	
<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.

	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
<i>Loan Modification Program</i>		
	Number	Number of borrowers who received a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>		
	Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>		
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:		
Program Completion/ Transition		
<i>Short Sale</i>		
	Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>		
	Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs		
Program Intake/Evaluation		
<i>Approved/Funded</i>		
	Number of Structures Receiving Assistance	The total number of structures approved and funded.
	% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>		
	Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
	% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>		
	Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
	% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>		
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decisioned. This should be reported in the Cumulative column only.
	% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decisioned divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>		
	Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Program Characteristics		
	Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
	Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
	Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
	Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
	Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.
Geographic Breakdown (by City/County)		
	Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
HFA Performance Data Reporting - Program Performance		
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs		
Program Intake/Evaluation		
<i>Funded</i>		
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
	% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>		
	Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA.
	% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
	% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>		
	Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the-Cumulative column only.
	% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>		
	Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
	Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
Program Characteristics		
<i>Loan Characteristics at Origination</i>		
	Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
	Median Credit Score	The median credit score of all borrowers at the time of origination.

Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
Assistance Characteristics	
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)	
Borrower	
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.
Co-Borrower	
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 mortgage.
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.