



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	404	32,293
3	Number of Unique Borrowers Denied Assistance	206	8,310
4	Number of Unique Borrowers Withdrawn from Program	159	6,517
5	Number of Unique Borrowers in Process	N/A	639
6	Total Number of Unique Borrower Applicants	N/A	47,759
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$9,500,312	\$589,764,099
9	Total Spent on Administrative Support, Outreach, and Counseling	\$799,465	\$86,916,499
10	Geographic Breakdown (by county)		
11	Alamance	8	396
12	Alexander	1	109
13	Alleghany	1	38
14	Anson	0	39
15	Ashe	0	108
16	Avery	0	61
17	Beaufort	3	80
18	Bertie	0	53
19	Bladen	0	58
20	Brunswick	2	244
21	Buncombe	11	490
22	Burke	3	306
23	Cabarrus	8	1,147
24	Caldwell	1	325
25	Camden	2	43
26	Carteret	3	78
27	Caswell	1	62
28	Catawba	2	644
29	Chatham	3	138
30	Cherokee	1	57
31	Chowan	1	40
32	Clay	0	28
33	Cleveland	5	346
34	Columbus	0	94
35	Craven	2	149
36	Cumberland	20	918
37	Currituck	3	71
38	Dare	2	106
39	Davidson	6	393
40	Davie	1	96
41	Duplin	1	60
42	Durham	14	1,110
43	Edgecombe	5	183
44	Forsyth	15	1,192
45	Franklin	2	213
46	Gaston	5	699
47	Gates	1	42
48	Graham	0	28
49	Granville	2	149
50	Greene	0	21
51	Guilford	31	3,218
52	Halifax	1	134

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
53	Harnett	4	318
54	Haywood	2	117
55	Henderson	5	199
56	Hertford	0	58
57	Hoke	4	134
58	Hyde	1	11
59	Iredell	3	466
60	Jackson	1	36
61	Johnston	20	904
62	Jones	0	13
63	Lee	7	153
64	Lenoir	2	79
65	Lincoln	1	243
66	Macon	0	95
67	Madison	0	39
68	Martin	1	30
69	McDowell	1	84
70	Mecklenburg	40	5,989
71	Mitchell	1	48
72	Montgomery	1	32
73	Moore	5	102
74	Nash	2	285
75	New Hanover	3	469
76	Northampton	0	40
77	Onslow	7	309
78	Orange	0	210
79	Pamlico	2	16
80	Pasquotank	2	160
81	Pender	0	141
82	Perquimans	2	49
83	Person	2	99
84	Pitt	6	305
85	Polk	1	44
86	Randolph	6	416
87	Richmond	3	52
88	Robeson	0	181
89	Rockingham	1	200
90	Rowan	2	367
91	Rutherford	1	252
92	Sampson	1	84
93	Scotland	1	65
94	Stanly	1	130
95	Stokes	0	128
96	Surry	1	135
97	Swain	0	24
98	Transylvania	1	31
99	Tyrrell	0	7
100	Union	12	688
101	Vance	2	79
102	Wake	69	3,546
103	Warren	0	38
104	Washington	0	30
105	Watauga	1	117
106	Wayne	4	168
107	Wilkes	1	184
108	Wilson	4	217
109	Yadkin	0	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	1	311
115	Asian	6	636
116	Black or African American	171	11,919
117	Native Hawaiian or other Pacific Islander	1	59
118	White	177	16,822
119	Information Not Provided by Borrower	55	2,751
120	Ethnicity		
121	Hispanic or Latino	53	2,137
122	Not Hispanic or Latino	322	27,695
123	Information Not Provided by Borrower	32	2,464
124	Sex		
125	Male	145	13,299
126	Female	207	16,264
127	Information Not Provided by Borrower	55	2,733
128	<i>Co-Borrower</i>		
129	Race		
130	American Indian or Alaskan Native	1	122
131	Asian	2	327
132	Black or African American	48	3,677
133	Native Hawaiian or other Pacific Islander	0	25
134	White	90	7,445
135	Information Not Provided by Borrower	30	1,710
136	Ethnicity		
137	Hispanic or Latino	25	984
138	Not Hispanic or Latino	128	10,809
139	Information Not Provided by Borrower	18	1,464
140	Sex		
141	Male	48	3,885
142	Female	93	7,670
143	Information Not Provided by Borrower	30	1,702

Lines 2,3,4, 12,43,51,91: 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.

Three DPA borrowers returned to get MPP assistance in Q2 which reduced the cumulative column of Number of Unique Borrowers Receiving Assistance by 3 borrowers, but did not affect the QTD column. These loans changed the counts for the following counties: Edgecombe, Guilford, and Rutherford.

Lines 121-122, 125-126. The above changes, the withdrawn and denied cases, causing Not Hispanic or Latino to decrease by 3, and Male and Female cumulative borrower counts to decrease by 1 and 2 respectively. There was no change to the QTD column.

Lines 113-119 & 129-135: Borrower can choose more than one Race designation, so total may not equal Total Borrowers Receiving Assistance, Line 2.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	341	11,763
4	% of Total Number of Applications	N/A	54.17%
5	<i>Denied</i>		
6	Number of Borrowers Denied	213	6,013
7	% of Total Number of Applications	N/A	27.69%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	120	3,540
10	% of Total Number of Applications	N/A	16.30%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	400
13	% of Total Number of Applications	N/A	1.84%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	21,716
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	9	221
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	985	885
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	20,791	15,743
23	Assistance Characteristics		
24	Assistance Provided to Date	\$6,074,786	\$186,569,228
25	Other Characteristics		
26	<i>Current</i>		
27	Number	102	3,385
28	%	29.91%	28.78%
29	<i>Delinquent (30+)</i>		
30	Number	16	819
31	%	4.69%	6.96%
32	<i>Delinquent (60+)</i>		
33	Number	11	567
34	%	3.23%	4.82%
35	<i>Delinquent (90+)</i>		
36	Number	212	6,992
37	%	62.17%	59.44%
38	Borrower Income (\$)		
39	Above \$90,000	4.40%	1.81%
40	\$70,000- \$89,000	5.57%	3.31%
41	\$50,000- \$69,000	9.97%	9.15%
42	Below \$50,000	80.06%	85.73%
43	Hardship		
44	Unemployment	221	7,359
45	Underemployment	49	1,469
46	Divorce	29	949
47	Medical Condition	23	1,226
48	Death	15	495
49	Other	4	265

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)	459	10,577
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	87
55	%	0.00%	0.82%
56	<i>Cancelled</i>		
57	Number	2	13
58	%	0.44%	0.12%
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%	0.45%
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	99	2,013
71	%	21.57%	19.03%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	112	2,361
74	%	24.40%	22.33%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	246	6,045
77	%	53.59%	57.15%
<p>Lines 6,9: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 2 denied and 1 withdrawn cases were reconsidered. Lines 44 and 45 Unemployment and Underemployment each changed due to the loan status change above.</p> <p>Line 24: There is a \$630,000 quarter over quarter discrepancy in the assistance provided this quarter compared to last quarter due to a keying error in Q1.</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	22	15,635
4	% of Total Number of Applications	N/A	64.16%
5	<i>Denied</i>		
6	Number of Borrowers Denied	13	4,000
7	% of Total Number of Applications	N/A	16.41%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	59	4,534
10	% of Total Number of Applications	N/A	18.61%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	200
13	% of Total Number of Applications	N/A	0.82%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	24,369
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	12	334
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	992	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	21,551	16,713
23	Assistance Characteristics		
24	Assistance Provided to Date	\$247,804	\$277,392,868
25	Other Characteristics		
26	<i>Current</i>		
27	Number	5	5,949
28	%	22.73%	38.05%
29	<i>Delinquent (30+)</i>		
30	Number	0	1,597
31	%	0.00%	10.21%
32	<i>Delinquent (60+)</i>		
33	Number	1	1,262
34	%	4.54%	8.07%
35	<i>Delinquent (90+)</i>		
36	Number	16	6,827
37	%	72.73%	43.67%
38	Borrower Income (\$)		
39	Above \$90,000	4.55%	1.15%
40	\$70,000- \$89,000	0.00%	2.99%
41	\$50,000- \$69,000	9.09%	8.86%
42	Below \$50,000	86.36%	87.00%
43	Hardship		
44	Unemployment	16	13,536
45	Underemployment	5	2,061
46	Divorce	1	12
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 HFF Program (Program Completion/Transition or Alternative Outcomes)	7	15,596
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%	22.38%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	7	2,349
74	%	100.00%	15.06%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	9,563
77	%	0.00%	61.32%

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	68.75%
46	100%-119%	100.00%	16.67%
47	120%-139%	0	8.33%
48	140%-159%	0	4.17%
49	>=160%	0	2.08%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	1.23%
52	\$70,000- \$89,000	100.00%	3.69%
53	\$50,000- \$69,000	0.00%	18.44%
54	Below \$50,000	0.00%	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 HHF 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	65	1,258
4	% of Total Number of Applications	N/A	33.87%
5	<i>Denied</i>		
6	Number of Borrowers Denied	71	1,905
7	% of Total Number of Applications	N/A	51.29%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	16	455
10	% of Total Number of Applications	N/A	12.25%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	96
13	% of Total Number of Applications	N/A	2.59%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	3,714
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	19	392
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	727	689
20	Median 1st Lien Housing Payment After Assistance	250	180
21	Median 2nd Lien Housing Payment Before Assistance	234	140
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	85,377	74,656
24	Median 1st Lien UPB After Program Entry	36,053	25,897
25	Median 2nd Lien UPB Before Program Entry	12,936	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	50,100	50,091
29	Assistance Characteristics		
30	Assistance Provided to Date	\$3,177,722	\$60,061,677
31	Other Characteristics		
32	<i>Current</i>		
33	Number	20	400
34	%	30.77%	31.80%
35	<i>Delinquent (30+)</i>		
36	Number	2	102
37	%	3.08%	8.11%
38	<i>Delinquent (60+)</i>		
39	Number	0	31
40	%	0.00%	2.46%
41	<i>Delinquent (90+)</i>		
42	Number	43	725
43	%	66.15%	57.63%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	80.00%	66.46%
46	100%-119%	11.11%	15.67%
47	120%-139%	6.67%	9.93%
48	140%-159%	2.22%	3.75%
49	>=160%	0.00%	4.19%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	0.08%
52	\$70,000- \$89,000	1.54%	1.43%
53	\$50,000- \$69,000	3.08%	6.52%
54	Below \$50,000	95.38%	91.97%
55	Hardship		

North Carolina			
HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
56	Unemployment	16	374
57	Underemployment	7	81
58	Divorce	2	84
59	Medical Condition	27	242
60	Death	13	290
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)	61	1,221
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	3
67	%	0.00%	0.25%
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	61	1,213
80	%	100.00%	99.34%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	5
83	%	0.00%	0.41%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A
Line 6: One loan changed status. Borrower was Denied In Q1 and Assisted in Q2 causing borrower counts not to sum in a quarter-over-quarter fashion. Line 56: Unemployment 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	100.00%	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
	Borrower		
	Race		
31	American Indian or Alaskan Native	0	12
32	Asian	0	263
33	Black or African American	0	1,039
34	Native Hawaiian or other Pacific Islander	0	13
35	White	0	2,659
36	Information not provided by borrower	0	0
37	Ethnicity		
38	Hispanic or Latino	0	443
39	Not Hispanic or Latino	0	3,292
40	Information not provided by borrower	0	236
41	Sex		
42	Male	0	2,063
43	Female	0	1,908
44	Information not provided by borrower	0	0
45	Co-Borrower		
46	Race		
47	American Indian or Alaskan Native	0	1
48	Asian	0	57
49	Black or African American	0	53
50	Native Hawaiian or other Pacific Islander	0	1
51	White	0	281
52	Information not provided by borrower	0	6
53	Ethnicity		
54	Hispanic or Latino	0	54
55	Not Hispanic or Latino	0	320
56	Information not provided by borrower	0	34
57	Sex		
58	Male	0	118
59	Female	0	282
60	Information not provided by borrower	0	8
61	Geographic Breakdown (by Targeted Area)		
62	Cabarrus	0	415
63	Cumberland	0	291
64	Guilford	0	1,243
65	Johnston	0	211
66	Mecklenburg	0	1,811
67			
68			

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

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

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

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

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

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Short Sale	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

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

HFA Performance Data Reporting - Program Performance

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

Program Completion/ Transition

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

HFA Performance Data Reporting - Program Performance

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

Program Intake/Evaluation

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

Program Characteristics

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

Geographic Breakdown (by City/County)

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

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

Program Intake/Evaluation

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

Program Characteristics	
<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
Borrower Income	
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Home Mortgage Disclosure Act (HMDA)	
<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
Geographic Breakdown (by County)	
All Categories	Number of aggregate borrowers assisted in each county listed.
HFA Performance Data Reporting - Program Notes	
Mortgage Payment Program 1 (MPP1)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to an unemployment related or other qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an unemployment related or other qualified financial hardship.
Mortgage Payment Program 2 (MPP2)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to a an employment related qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an employment related qualified financial hardship.
Modification Enabling Program (MEP)	Program provides funds to facilitate modifications for eligible homeowners with mortgages purchased in a distressed asset sale.
Second Mortgage Refinance Program (SMRP)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment.
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program (PRRLE)	Provides principal reduction assistance to facilitate a recast or fully extinguish low-balance liens for eligible homeowners.
Down Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.