



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

**Template Version Date: October 2017**

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	492	32,785
3	Number of Unique Borrowers Denied Assistance	236	8,490
4	Number of Unique Borrowers Withdrawn from Program	108	6,584
5	Number of Unique Borrowers in Process	N/A	618
6	Total Number of Unique Borrower Applicants	N/A	48,477
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	11,599,424	601,363,523
9	Total Spent on Administrative Support, Outreach, and Counseling	2,856,373	89,772,872
10	<b>Geographic Breakdown (by county)</b>		
11	Alamance	8	404
12	Alexander	0	109
13	Alleghany	1	39
14	Anson	1	40
15	Ashe	2	110
16	Avery	0	61
17	Beaufort	2	82
18	Bertie	0	53
19	Bladen	0	58
20	Brunswick	4	248
21	Buncombe	7	497
22	Burke	5	311
23	Cabarrus	11	1,158
24	Caldwell	3	328
25	Camden	1	44
26	Carteret	1	79
27	Caswell	0	62
28	Catawba	8	652
29	Chatham	2	140
30	Cherokee	0	57
31	Chowan	0	40
32	Clay	0	28
33	Cleveland	6	352
34	Columbus	1	95
35	Craven	2	151
36	Cumberland	12	930
37	Currituck	0	71
38	Dare	0	106
39	Davidson	6	399
40	Davie	0	96
41	Duplin	2	62
42	Durham	12	1,122
43	Edgecombe	1	184
44	Forsyth	21	1,213
45	Franklin	7	220
46	Gaston	9	708
47	Gates	1	43
48	Graham	2	30
49	Granville	2	151
50	Greene	0	21
51	Guilford	27	3,245
52	Halifax	3	137

## North Carolina

### HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
53	Harnett	8	326
54	Haywood	1	118
55	Henderson	2	201
56	Hertford	1	59
57	Hoke	1	135
58	Hyde	0	11
59	Iredell	12	478
60	Jackson	0	36
61	Johnston	14	918
62	Jones	0	13
63	Lee	1	154
64	Lenoir	4	83
65	Lincoln	5	248
66	Macon	4	99
67	Madison	0	39
68	Martin	1	31
69	McDowell	1	85
70	Mecklenburg	58	6,047
71	Mitchell	0	48
72	Montgomery	1	33
73	Moore	1	103
74	Nash	14	299
75	New Hanover	8	477
76	Northampton	4	44
77	Onslow	8	317
78	Orange	3	213
79	Pamlico	0	16
80	Pasquotank	3	163
81	Pender	5	146
82	Perquimans	0	49
83	Person	5	104
84	Pitt	9	314
85	Polk	1	45
86	Randolph	5	421
87	Richmond	2	54
88	Robeson	1	182
89	Rockingham	8	208
90	Rowan	3	370
91	Rutherford	1	253
92	Sampson	1	85
93	Scotland	1	66
94	Stanly	2	132
95	Stokes	1	129
96	Surry	3	138
97	Swain	0	24
98	Transylvania	3	34
99	Tyrrell	1	8
100	Union	17	705
101	Vance	3	82
102	Wake	80	3,626
103	Warren	1	39
104	Washington	1	31
105	Watauga	0	117
106	Wayne	3	171
107	Wilkes	2	186
108	Wilson	6	223
109	Yadkin	0	75
110	Yancey	2	38

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
111	<b>Home Mortgage Disclosure Act (HMDA)</b>		
112	<i>Borrower</i>		
113	<b>Race</b>		
114	American Indian or Alaskan Native	1	312
115	Asian	4	640
116	Black or African American	202	12,115
117	Native Hawaiian or other Pacific Islander	0	59
118	White	234	17,056
119	Information Not Provided by Borrower	56	2,808
120	<b>Ethnicity</b>		
121	Hispanic or Latino	40	2,177
122	Not Hispanic or Latino	419	28,114
123	Information Not Provided by Borrower	30	2,494
124	<b>Sex</b>		
125	Male	184	13,483
126	Female	249	16,513
127	Information Not Provided by Borrower	56	2,789
128	<i>Co-Borrower</i>		
129	<b>Race</b>		
130	American Indian or Alaskan Native	0	122
131	Asian	3	330
132	Black or African American	60	3,735
133	Native Hawaiian or other Pacific Islander	0	25
134	White	104	7,549
135	Information Not Provided by Borrower	32	1,743
136	<b>Ethnicity</b>		
137	Hispanic or Latino	20	1004
138	Not Hispanic or Latino	154	10,963
139	Information Not Provided by Borrower	24	1,488
140	<b>Sex</b>		
141	Male	58	3,943
142	Female	108	7,778
143	Information Not Provided by Borrower	32	1,734
<p>Line 2 :Six MPP/PRRLE loans were reported in Q2 as Denied which are now shown as In Payment. One PRRLE loan reported as In Payment in Q2 is now Withdrawn due to death of borrower.</p> <p>Lines 3,4, 23,43,51,66,70,86,88:: 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>Lines 113-119 &amp; 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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	283	12,046
4	% of Total Number of Applications	N/A	54.63%
5	<i>Denied</i>		
6	Number of Borrowers Denied	117	6,124
7	% of Total Number of Applications	N/A	27.77%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	69	3,609
10	% of Total Number of Applications	N/A	16.37%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	271
13	% of Total Number of Applications	N/A	1.23%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	22,050
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	12	233
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,007	887
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	21,575	15,742
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	5,863,211	192,432,439
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	94	3,479
28	%	33.22%	28.88%
29	<i>Delinquent (30+)</i>		
30	Number	9	828
31	%	3.18%	6.87%
32	<i>Delinquent (60+)</i>		
33	Number	2	569
34	%	0.70%	4.72%
35	<i>Delinquent (90+)</i>		
36	Number	178	7,170
37	%	62.90%	59.53%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	2.83%	1.83%
40	\$70,000- \$89,000	4.59%	3.35%
41	\$50,000- \$69,000	14.49%	9.27%
42	Below \$50,000	78.09%	85.55%
43	<b>Hardship</b>		
44	Unemployment	181	7,542
45	Underemployment	30	1,497
46	Divorce	22	971
47	Medical Condition	30	1,256
48	Death	14	509
49	Other	6	271

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	341	10,918
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	87
55	%	0.00%	0.79%
56	<i>Cancelled</i>		
57	Number	4	17
58	%	1.17%	0.15%
59	<i>Deed in Lieu</i>		
60	Number	0	10
61	%	0.00%	0.09%
62	<i>Short Sale</i>		
63	Number	0	48
64	%	0.00%	0.44%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	90	2,103
71	%	26.39%	19.26%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	90	2,451
74	%	26.39%	22.45%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	157	6,202
77	%	46.04%	56.82%
<p>Lines 6: Since applications marked as 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 decreasing the cumulative total. Lines 44 and 45 Unemployment and Underemployment each changed due to the loan status change above.</p>			

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	142	15,777
4	% of Total Number of Applications	N/A	63.67%
5	<i>Denied</i>		
6	Number of Borrowers Denied	113	4,113
7	% of Total Number of Applications	N/A	16.60%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	35	4,569
10	% of Total Number of Applications	N/A	18.44%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	320
13	% of Total Number of Applications	N/A	1.29%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	24,779
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	6	340
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	997	859
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	20,534	16,743
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	1,236,684	278,629,552
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	55	6,004
28	%	38.73%	38.06%
29	<i>Delinquent (30+)</i>		
30	Number	5	1,602
31	%	3.53%	10.15%
32	<i>Delinquent (60+)</i>		
33	Number	1	1,263
34	%	0.70%	8.01%
35	<i>Delinquent (90+)</i>		
36	Number	81	6,908
37	%	57.04%	43.78%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	2.82%	1.16%
40	\$70,000- \$89,000	2.11%	2.98%
41	\$50,000- \$69,000	12.68%	8.90%
42	Below \$50,000	82.39%	86.96%
43	<b>Hardship</b>		
44	Unemployment	105	13,641
45	Underemployment	19	2,080
46	Divorce	9	21
47	Medical Condition	8	15
48	Death	1	11
49	Other	0	9

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	18	15,614
52	<b>Alternative Outcomes</b>		
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	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	3	3,494
71	%	16.67%	22.38%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	15	2,364
74	%	83.33%	15.14%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	9,563
77	%	0.00%	61.25%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	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	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
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	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	0	5,383,582
31	<b>Other Characteristics</b>		
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	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
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	<b>Borrower Income (\$)</b>		
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	0.00%	76.64%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
55	<b>Hardship</b>		
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	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	244
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	N/A	N/A
80	%	N/A	N/A
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	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
Lines 46 & 52: CLTV 100% - 119% Q2 and Borrower Income \$70,000 - \$89,000 Q2 report inadvertently listed 100.00% in the QTD lines and they should have been 0.00%. The mistakes have been corrected for Q3.			

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	49
4	% of Total Number of Applications	N/A	73.13%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	5
7	% of Total Number of Applications	N/A	7.47%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	13
10	% of Total Number of Applications	N/A	19.40%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	67
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	2
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	0	925
20	Median 1st Lien Housing Payment After Assistance	0	695
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	124,596
24	Median 1st Lien UPB After Program Entry	0	97,000
25	Median 2nd Lien UPB Before Program Entry	0	7,500
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	30,941
28	Median Assistance Amount	0	15,088
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	0	788,744
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	0
34	%	0.00%	0.00%
35	<i>Delinquent (30+)</i>		
36	Number	0	0
37	%	0.00%	0.00%
38	<i>Delinquent (60+)</i>		
39	Number	0	0
40	%	0.00%	0.00%
41	<i>Delinquent (90+)</i>		
42	Number	0	49
43	%	0.00%	100.00%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	0.00%	4.08%
46	100%-119%	0.00%	34.69%
47	120%-139%	0.00%	22.45%
48	140%-159%	0.00%	20.41%
49	>=160%	0.00%	18.37%

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	8.16%
52	\$70,000- \$89,000	0.00%	12.24%
53	\$50,000- \$69,000	0.00%	16.33%
54	Below \$50,000	0.00%	63.27%
55	<b>Hardship</b>		
56	Unemployment	0	18
57	Underemployment	0	24
58	Divorce	0	1
59	Medical Condition	0	4
60	Death	0	1
61	Other	0	1
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	49
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	0	49
80	%	0.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

North Carolina			
HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	92	1,350
4	% of Total Number of Applications	N/A	34.68%
5	<i>Denied</i>		
6	Number of Borrowers Denied	84	1,988
7	% of Total Number of Applications	N/A	51.11%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	15	470
10	% of Total Number of Applications	N/A	12.08%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	83
13	% of Total Number of Applications	N/A	2.13%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	3,891
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	19	411
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	737	690
20	Median 1st Lien Housing Payment After Assistance	123	177
21	Median 2nd Lien Housing Payment Before Assistance	169	142
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	68,719	74,431
24	Median 1st Lien UPB After Program Entry	22,230	25,813
25	Median 2nd Lien UPB Before Program Entry	16,438	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	50,000	50,077
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	4,499,529	64,561,206
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	18	418
34	%	19.57%	30.99%
35	<i>Delinquent (30+)</i>		
36	Number	2	104
37	%	2.17%	7.71%
38	<i>Delinquent (60+)</i>		
39	Number	0	31
40	%	0.00%	2.29%
41	<i>Delinquent (90+)</i>		
42	Number	71	796
43	%	78.26%	59.01%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	74.51%	67.20%
46	100%-119%	15.69%	15.71%
47	120%-139%	3.92%	9.34%
48	140%-159%	0.00%	3.38%
49	>=160%	5.88%	4.37%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	0.07%
52	\$70,000- \$89,000	1.09%	1.41%
53	\$50,000- \$69,000	5.43%	6.45%
54	Below \$50,000	93.48%	92.07%
55	<b>Hardship</b>		

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
56	Unemployment	29	402
57	Underemployment	8	89
58	Divorce	6	90
59	Medical Condition	30	272
60	Death	18	308
61	Other	1	188

North Carolina			
HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	71	1,292
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	3
67	%	0.00%	0.23%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	70	1,283
80	%	98.59%	99.31%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	1	6
83	%	1.41%	0.46%
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 Q2 and Assisted in Q3 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	<b>Program Intake/Evaluation</b>		
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	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	0	129,000
20	Median Credit Score	0	702
21	Median DTI	0	37
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	0	59,568,000
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
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	<b>Home Mortgage Disclosure Act (HMDA)</b>		

# North Carolina

## HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
	<b>Borrower</b>		
	<b>Race</b>		
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			
38	<b>Ethnicity</b>		
39	Hispanic or Latino	0	443
40	Not Hispanic or Latino	0	3,292
41	Information not provided by borrower	0	236
42			
43	<b>Sex</b>		
44	Male	0	2,063
45	Female	0	1,908
46	Information not provided by borrower	0	0
47			
48	<b>Co-Borrower</b>		
49	<b>Race</b>		
50	American Indian or Alaskan Native	0	1
51	Asian	0	57
52	Black or African American	0	53
53	Native Hawaiian or other Pacific Islander	0	1
54	White	0	281
55	Information not provided by borrower	0	6
56			
57	<b>Ethnicity</b>		
58	Hispanic or Latino	0	54
59	Not Hispanic or Latino	0	320
60	Information not provided by borrower	0	34
61			
62	<b>Sex</b>		
63	Male	0	118
64	Female	0	282
65	Information not provided by borrower	0	8
66			
67	<b>Geographic Breakdown (by Targeted Area)</b>		
68	Cabarrus	0	415
	Cumberland	0	291
	Guilford	0	1,243
	Johnston	0	211
	Mecklenburg	0	1,811

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.

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.

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

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

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

**HFA Performance Data Reporting - Program Performance**

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

**Program Characteristics (For All Approved Applicants)**

**General Characteristics**

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

**Current Combined Loan to Value Ratio (CLTV)**

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

**Alternative Outcomes**

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

**Program Completion/ Transition**

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

**HFA Performance Data Reporting - Program Performance**

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

**Program Characteristics (For All Approved Applicants)**

**General Characteristics**

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

**Current Combined Loan to Value Ratio (CLTV)**

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

**Alternative Outcomes**

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

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

**Program Completion/ Transition**

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

**HFA Performance Data Reporting - Program Performance**

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

**Program Completion/ Transition**

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

**HFA Performance Data Reporting - Program Performance**

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

**Program Intake/Evaluation**

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

**Program Characteristics**

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

**Geographic Breakdown (by City/County)**

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
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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**

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

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