



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	285	33,070
3	Number of Unique Borrowers Denied Assistance	132	8,618
4	Number of Unique Borrowers Withdrawn from Program	142	6,725
5	Number of Unique Borrowers in Process	N/A	0
6	Total Number of Unique Borrower Applicants	N/A	48,413
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	9,682,858	611,046,381
9	Total Spent on Administrative Support, Outreach, and Counseling	375,700	90,148,572
10	<b>Geographic Breakdown (by county)</b>		
11	Alamance	4	408
12	Alexander	1	110
13	Alleghany	0	39
14	Anson	0	40
15	Ashe	0	110
16	Avery	0	61
17	Beaufort	2	84
18	Bertie	0	53
19	Bladen	1	59
20	Brunswick	3	251
21	Buncombe	4	501
22	Burke	1	312
23	Cabarrus	9	1,167
24	Caldwell	2	330
25	Camden	0	44
26	Carteret	2	81
27	Caswell	1	63
28	Catawba	4	656
29	Chatham	1	141
30	Cherokee	0	57
31	Chowan	0	40
32	Clay	0	28
33	Cleveland	2	354
34	Columbus	3	98
35	Craven	4	155
36	Cumberland	14	944
37	Currituck	0	71
38	Dare	1	107
39	Davidson	3	402
40	Davie	0	96
41	Duplin	1	63
42	Durham	13	1,135
43	Edgecombe	4	188
44	Forsyth	8	1,221
45	Franklin	1	221
46	Gaston	12	720
47	Gates	0	43
48	Graham	0	30
49	Granville	0	151
50	Greene	1	22
51	Guilford	26	3,271
52	Halifax	1	138

## North Carolina

### HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
53	Harnett	1	327
54	Haywood	2	120
55	Henderson	6	207
56	Hertford	2	61
57	Hoke	1	136
58	Hyde	0	11
59	Iredell	7	485
60	Jackson	1	37
61	Johnston	5	923
62	Jones	0	13
63	Lee	0	154
64	Lenoir	2	85
65	Lincoln	0	248
66	Macon	0	99
67	Madison	1	40
68	Martin	2	33
69	McDowell	0	85
70	Mecklenburg	35	6,082
71	Mitchell	0	48
72	Montgomery	3	36
73	Moore	1	104
74	Nash	2	301
75	New Hanover	5	482
76	Northampton	1	45
77	Onslow	4	321
78	Orange	0	213
79	Pamlico	0	16
80	Pasquotank	5	168
81	Pender	0	146
82	Perquimans	0	49
83	Person	1	105
84	Pitt	5	319
85	Polk	0	45
86	Randolph	0	421
87	Richmond	1	55
88	Robeson	2	184
89	Rockingham	4	212
90	Rowan	3	373
91	Rutherford	1	254
92	Sampson	1	86
93	Scotland	1	67
94	Stanly	0	132
95	Stokes	0	129
96	Surry	1	139
97	Swain	0	24
98	Transylvania	0	34
99	Tyrrell	0	8
100	Union	1	706
101	Vance	0	82
102	Wake	37	3,663
103	Warren	0	39
104	Washington	2	33
105	Watauga	1	118
106	Wayne	5	176
107	Wilkes	1	187
108	Wilson	2	225
109	Yadkin	0	75
110	Yancey	1	39

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	3	315
115	Asian	3	643
116	Black or African American	140	12,255
117	Native Hawaiian or other Pacific Islander	2	61
118	White	110	17,163
119	Information Not Provided by Borrower	32	2,838
120	<b>Ethnicity</b>		
121	Hispanic or Latino	32	2,209
122	Not Hispanic or Latino	235	28,349
123	Information Not Provided by Borrower	18	2,512
124	<b>Sex</b>		
125	Male	93	13,576
126	Female	160	16,673
127	Information Not Provided by Borrower	32	2,821
128	<i>Co-Borrower</i>		
129	<b>Race</b>		
130	American Indian or Alaskan Native	0	122
131	Asian	1	331
132	Black or African American	38	3,773
133	Native Hawaiian or other Pacific Islander	0	25
134	White	50	7,598
135	Information Not Provided by Borrower	17	1,760
136	<b>Ethnicity</b>		
137	Hispanic or Latino	12	1016
138	Not Hispanic or Latino	85	11,048
139	Information Not Provided by Borrower	9	1,497
140	<b>Sex</b>		
141	Male	33	3,976
142	Female	56	7,834
143	Information Not Provided by Borrower	17	1,751

Lines 3,4, 22, 61, 70 : 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.

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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	130	12,174
4	% of Total Number of Applications	N/A	55.25%
5	<i>Denied</i>		
6	Number of Borrowers Denied	66	6,188
7	% of Total Number of Applications	N/A	28.08%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	64	3,673
10	% of Total Number of Applications	N/A	16.67%
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	22,035
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	19	252
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	999	888
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	20,404	15,691
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	4,305,026	196,737,465
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	33	3,511
28	%	25.38%	28.84%
29	<i>Delinquent (30+)</i>		
30	Number	0	828
31	%	0.00%	6.80%
32	<i>Delinquent (60+)</i>		
33	Number	0	569
34	%	0.00%	4.68%
35	<i>Delinquent (90+)</i>		
36	Number	97	7,266
37	%	74.62%	59.68%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	4.62%	1.86%
40	\$70,000- \$89,000	3.85%	3.35%
41	\$50,000- \$69,000	13.08%	9.31%
42	Below \$50,000	78.45%	85.48%
43	<b>Hardship</b>		
44	Unemployment	72	7,613
45	Underemployment	25	1,522
46	Divorce	15	985
47	Medical Condition	14	1,270
48	Death	4	513
49	Other	0	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)	298	11,216
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	87
55	%	0.00%	0.78%
56	<i>Cancelled</i>		
57	Number	0	17
58	%	0.00%	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%	0.43%
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	75	2,178
71	%	25.17%	19.42%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	49	2,500
74	%	16.44%	22.29%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	174	6,376
77	%	58.39%	56.85%

Lines 3 & 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 46 Unemployment and Divorce each changed due to the loan status change above.

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	102	15,879
4	% of Total Number of Applications	N/A	64.32%
5	<i>Denied</i>		
6	Number of Borrowers Denied	60	4,171
7	% of Total Number of Applications	N/A	16.90%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	67	4,635
10	% of Total Number of Applications	N/A	18.78%
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	24,685
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	343
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	930	860
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	17
22	Median Assistance Amount	17,643	16,746
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	1,507,265	280,136,817
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	22	6,026
28	%	21.57%	37.95%
29	<i>Delinquent (30+)</i>		
30	Number	0	1,602
31	%	0.00%	10.09%
32	<i>Delinquent (60+)</i>		
33	Number	0	1,263
34	%	0.00%	7.95%
35	<i>Delinquent (90+)</i>		
36	Number	80	6,988
37	%	78.43%	44.01%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	2.94%	1.17%
40	\$70,000- \$89,000	8.82%	3.02%
41	\$50,000- \$69,000	10.78%	8.91%
42	Below \$50,000	77.46%	86.90%
43	<b>Hardship</b>		
44	Unemployment	52	13,693
45	Underemployment	19	2,099
46	Divorce	11	32
47	Medical Condition	8	23
48	Death	10	21
49	Other	2	11

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)	82	15,696
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	1	3,495
71	%	1.22%	22.27%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	81	2,445
74	%	98.78%	15.58%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	9,563
77	%	0.00%	60.93%

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 decreasing the cumulative total.

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

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	79	1,426
4	% of Total Number of Applications	N/A	36.33%
5	<i>Denied</i>		
6	Number of Borrowers Denied	30	2,017
7	% of Total Number of Applications	N/A	51.39%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	14	482
10	% of Total Number of Applications	N/A	12.28%
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	3,925
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	23	434
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	648	688
20	Median 1st Lien Housing Payment After Assistance	111	173
21	Median 2nd Lien Housing Payment Before Assistance	180	144
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	72,993	74,281
24	Median 1st Lien UPB After Program Entry	18,020	25,568
25	Median 2nd Lien UPB Before Program Entry	14,259	14,989
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	52,721	50,000
28	Median Assistance Amount	53,028	50,153
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	3,870,567	68,431,773
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	31	449
34	%	39.24%	31.49%
35	<i>Delinquent (30+)</i>		
36	Number	0	104
37	%	0.00%	7.29%
38	<i>Delinquent (60+)</i>		
39	Number	0	31
40	%	0.00%	2.17%
41	<i>Delinquent (90+)</i>		
42	Number	48	842
43	%	60.76%	59.05%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	79.49%	68.21%
46	100%-119%	10.26%	15.33%
47	120%-139%	5.13%	9.06%
48	140%-159%	2.56%	3.33%
49	>=160%	2.56%	4.07%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	0.07%
52	\$70,000- \$89,000	1.27%	1.40%
53	\$50,000- \$69,000	2.53%	6.17%
54	Below \$50,000	96.20%	92.36%
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	21	422
57	Underemployment	7	96
58	Divorce	8	98
59	Medical Condition	19	290
60	Death	24	332
61	Other	0	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)	31	1,365
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	3
67	%	0.00%	0.22%
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	29	1,354
80	%	93.55%	99.19%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	2	8
83	%	6.45%	0.59%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A
<p>Lines 3, 6 &amp; 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 decreasing the cumulative total. Lines 56 and 59 Unemployment and Medical each changed due to the loan status change above.</p>			

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>		

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Down Payment Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
31	<b>Borrower</b>		
32	<b>Race</b>		
33	American Indian or Alaskan Native	0	12
34	Asian	0	263
35	Black or African American	0	1,039
36	Native Hawaiian or other Pacific Islander	0	13
37	White	0	2,659
38	Information not provided by borrower	0	0
39	<b>Ethnicity</b>		
40	Hispanic or Latino	0	443
41	Not Hispanic or Latino	0	3,292
42	Information not provided by borrower	0	236
43	<b>Sex</b>		
44	Male	0	2,063
45	Female	0	1,908
46	Information not provided by borrower	0	0
47	<b>Co-Borrower</b>		
48	<b>Race</b>		
49	American Indian or Alaskan Native	0	1
50	Asian	0	57
51	Black or African American	0	53
52	Native Hawaiian or other Pacific Islander	0	1
53	White	0	281
54	Information not provided by borrower	0	6
55	<b>Ethnicity</b>		
56	Hispanic or Latino	0	54
57	Not Hispanic or Latino	0	320
58	Information not provided by borrower	0	34
59	<b>Sex</b>		
60	Male	0	118
61	Female	0	282
62	Information not provided by borrower	0	8
63	<b>Geographic Breakdown (by Targeted Area)</b>		
64	Cabarrus	0	415
65	Cumberland	0	291
66	Guilford	0	1,243
67	Johnston	0	211
68	Mecklenburg	0	1,811
Validation tool error for Row ID 10 refers to QTD activity. MEP is no longer active and there is no QTD activity.			

<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>i.e.</i> , 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
<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.
<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 received a modification of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>		
	Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>		
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:</b>		
<b>Program Completion/ Transition</b>		
<i>Short Sale</i>		
	Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>		
	Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs</b>		
<b>Program Intake/Evaluation</b>		
<i>Approved/Funded</i>		
	Number of Structures Receiving Assistance	The total number of structures approved and funded.
	% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>		
	Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
	% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>		
	Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
	% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>		
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. 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 decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>		
	Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
<b>Program Characteristics</b>		
	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 decided and new applications are submitted for review. This should be reported in the Cumulative column only.
<b>Geographic Breakdown (by City/County)</b>		
	Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs</b>		
<b>Program Intake/Evaluation</b>		
<i>Funded</i>		
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
	% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>		
	Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA.
	% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>		
	Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
	% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>		
	Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the-Cumulative column only.
	% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>		
	Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
	Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
<b>Program Characteristics</b>		
<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.
<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>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>Geographic Breakdown (by County)</b>	
All Categories	Number of aggregate borrowers assisted in each county listed.
<b>HFA Performance Data Reporting - Program Notes</b>	
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.