



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

HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	1	33,186
3	Number of Unique Borrowers Denied Assistance	0	8,620
4	Number of Unique Borrowers Withdrawn from Program	0	6,754
5	Number of Unique Borrowers in Process	N/A	0
6	Total Number of Unique Borrower Applicants	N/A	48,560
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	801,832	621,619,295
9	Total Spent on Administrative Support, Outreach, and Counseling	761,252	93,451,057
10	Geographic Breakdown (by county)		
11	Alamance	0	414
12	Alexander	0	110
13	Alleghany	0	39
14	Anson	0	41
15	Ashe	0	110
16	Avery	0	61
17	Beaufort	0	85
18	Bertie	0	53
19	Bladen	0	59
20	Brunswick	0	251
21	Buncombe	0	501
22	Burke	0	312
23	Cabarrus	0	1,170
24	Caldwell	0	331
25	Camden	0	44
26	Carteret	0	84
27	Caswell	0	63
28	Catawba	0	659
29	Chatham	0	143
30	Cherokee	0	57
31	Chowan	0	40
32	Clay	0	28
33	Cleveland	0	357
34	Columbus	0	98
35	Craven	0	155
36	Cumberland	0	949
37	Currituck	0	71
38	Dare	0	108
39	Davidson	0	402
40	Davie	0	96
41	Duplin	0	63
42	Durham	0	1,138
43	Edgecombe	0	188
44	Forsyth	0	1,227
45	Franklin	0	222
46	Gaston	0	720
47	Gates	0	43
48	Graham	0	30
49	Granville	0	151
50	Greene	0	22
51	Guilford	0	3,277
52	Halifax	0	140

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
53	Harnett	0	328
54	Haywood	0	121
55	Henderson	0	207
56	Hertford	0	62
57	Hoke	0	136
58	Hyde	0	11
59	Iredell	0	485
60	Jackson	0	38
61	Johnston	0	924
62	Jones	0	14
63	Lee	0	154
64	Lenoir	0	86
65	Lincoln	0	248
66	Macon	0	99
67	Madison	0	40
68	Martin	0	34
69	McDowell	0	85
70	Mecklenburg	0	6,104
71	Mitchell	0	48
72	Montgomery	0	36
73	Moore	0	106
74	Nash	0	302
75	New Hanover	0	485
76	Northampton	0	47
77	Onslow	0	321
78	Orange	1	214
79	Pamlico	0	16
80	Pasquotank	0	170
81	Pender	0	148
82	Perquimans	0	49
83	Person	0	105
84	Pitt	0	323
85	Polk	0	45
86	Randolph	0	422
87	Richmond	0	55
88	Robeson	0	185
89	Rockingham	0	212
90	Rowan	0	374
91	Rutherford	0	255
92	Sampson	0	86
93	Scotland	0	69
94	Stanly	0	133
95	Stokes	0	129
96	Surry	0	140
97	Swain	0	24
98	Transylvania	0	34
99	Tyrrell	0	8
100	Union	0	708
101	Vance	0	82
102	Wake	0	3,674
103	Warren	0	39
104	Washington	0	33
105	Watauga	0	118
106	Wayne	0	176
107	Wilkes	0	187
108	Wilson	0	226
109	Yadkin	0	75
110	Yancey	0	39

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
111	Home Mortgage Disclosure Act (HMDA)		
112	<i>Borrower</i>		
113	Race		
114	American Indian or Alaskan Native	0	317
115	Asian	0	643
116	Black or African American	1	12,306
117	Native Hawaiian or other Pacific Islander	0	61
118	White	0	17,209
119	Information Not Provided by Borrower	0	2,855
120	Ethnicity		
121	Hispanic or Latino	1	2,229
122	Not Hispanic or Latino	0	28,440
123	Information Not Provided by Borrower	0	2,517
124	Sex		
125	Male	0	13,619
126	Female	1	16,731
127	Information Not Provided by Borrower	0	2,836
128	<i>Co-Borrower</i>		
129	Race		
130	American Indian or Alaskan Native	0	123
131	Asian	0	331
132	Black or African American	0	3,790
133	Native Hawaiian or other Pacific Islander	0	25
134	White	0	7,614
135	Information Not Provided by Borrower	0	1,770
136	Ethnicity		
137	Hispanic or Latino	0	1,024
138	Not Hispanic or Latino	0	11,079
139	Information Not Provided by Borrower	0	1,502
140	Sex		
141	Male	0	3,986
142	Female	0	7,857
143	Information Not Provided by Borrower	0	1,762

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

HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	12,237
4	% of Total Number of Applications	N/A	55.36%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	6,187
7	% of Total Number of Applications	N/A	27.99%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	3,681
10	% of Total Number of Applications	N/A	16.65%
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	22,105
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	256
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	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	0	15,605
23	Assistance Characteristics		
24	Assistance Provided to Date	446,772	203,169,473
25	Other Characteristics		
26	<i>Current</i>		
27	Number	0	3,518
28	%	0.00%	28.75%
29	<i>Delinquent (30+)</i>		
30	Number	0	828
31	%	0.00%	6.77%
32	<i>Delinquent (60+)</i>		
33	Number	0	569
34	%	0.00%	4.65%
35	<i>Delinquent (90+)</i>		
36	Number	0	7,322
37	%	0.00%	59.83%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	1.88%
40	\$70,000- \$89,000	0.00%	3.37%
41	\$50,000- \$69,000	0.00%	9.33%
42	Below \$50,000	0.00%	85.42%
43	Hardship		
44	Unemployment	0	7,638
45	Underemployment	0	1,533
46	Divorce	0	994
47	Medical Condition	0	1,284
48	Death	0	516
49	Other	0	272

HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	146	12,145
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	87
55	%	0.00%	0.72%
56	<i>Cancelled</i>		
57	Number	0	19
58	%	0.00%	0.16%
59	<i>Deed in Lieu</i>		
60	Number	0	10
61	%	0.00%	0.08%
62	<i>Short Sale</i>		
63	Number	0	48
64	%	0.00%	0.40%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	6	2,272
71	%	4.11%	18.71%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	35	2,635
74	%	23.97%	21.70%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	105	7,074
77	%	100.00%	58.25%

HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	15,905
4	% of Total Number of Applications	N/A	64.33%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	4,173
7	% of Total Number of Applications	N/A	16.88%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	4,646
10	% of Total Number of Applications	N/A	18.79%
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	24,724
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	350
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	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	0	16,742
23	Assistance Characteristics		
24	Assistance Provided to Date	289,596	282,486,904
25	Other Characteristics		
26	<i>Current</i>		
27	Number	0	6,030
28	%	0.00%	37.92%
29	<i>Delinquent (30+)</i>		
30	Number	0	1,604
31	%	0.00%	10.08%
32	<i>Delinquent (60+)</i>		
33	Number	0	1,263
34	%	0.00%	7.94%
35	<i>Delinquent (90+)</i>		
36	Number	0	7,008
37	%	0.00%	44.06%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	1.17%
40	\$70,000- \$89,000	0.00%	3.01%
41	\$50,000- \$69,000	0.00%	8.92%
42	Below \$50,000	0.00%	86.90%
43	Hardship		
44	Unemployment	0	13,707
45	Underemployment	0	2,103
46	Divorce	0	34
47	Medical Condition	0	26
48	Death	0	23
49	Other	0	12

HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	68	15,941
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	91
55	%	0.00%	0.57%
56	<i>Cancelled</i>		
57	Number	0	4
58	%	0.00%	0.03%
59	<i>Deed in Lieu</i>		
60	Number	0	8
61	%	0.00%	0.05%
62	<i>Short Sale</i>		
63	Number	0	90
64	%	0.00%	0.57%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	3,499
71	%	0.00%	21.25%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	68	2,686
74	%	100.00%	17.33%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	9,563
77	%	0.00%	60.20%

HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	244
4	% of Total Number of Applications	N/A	51.91%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	173
7	% of Total Number of Applications	N/A	36.81%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	53
10	% of Total Number of Applications	N/A	11.28%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	470
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	223
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	761
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	0	231
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	0	93,651
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	23,405
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	0	23,269
29	Assistance Characteristics		
30	Assistance Provided to Date	0	5,383,582
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	117
34	%	0.00%	47.95%
35	<i>Delinquent (30+)</i>		
36	Number	0	12
37	%	0.00%	4.92%
38	<i>Delinquent (60+)</i>		
39	Number	0	8
40	%	0.00%	3.28%
41	<i>Delinquent (90+)</i>		
42	Number	0	107
43	%	0.00%	43.85%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	68.75%
46	100%-119%	0.00%	16.67%
47	120%-139%	0.00%	8.33%
48	140%-159%	0.00%	4.17%
49	>=160%	0.00%	2.08%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	1.23%
52	\$70,000- \$89,000	0.00%	3.69%
53	\$50,000- \$69,000	0.00%	18.44%
54	Below \$50,000	0.00%	76.64%

HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
55	Hardship		
56	Unemployment	0	132
57	Underemployment	0	55
58	Divorce	0	7
59	Medical Condition	0	20
60	Death	0	7
61	Other	0	23
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	244
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	N/A	N/A
80	%	N/A	N/A
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	244
83	%	0.00%	100.00%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

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

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

HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	1	1,463
4	% of Total Number of Applications	N/A	36.78%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	2,019
7	% of Total Number of Applications	N/A	50.75%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	496
10	% of Total Number of Applications	N/A	12.47%
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	3,978
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	443
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	243	687
20	Median 1st Lien Housing Payment After Assistance	28	172
21	Median 2nd Lien Housing Payment Before Assistance	0	151
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	72,993	74,233
24	Median 1st Lien UPB After Program Entry	7,528	25,546
25	Median 2nd Lien UPB Before Program Entry	0	15,000
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	65,465	50,000
28	Median Assistance Amount	65,465	50,153
29	Assistance Characteristics		
30	Assistance Provided to Date	65,465	70,222,593
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	456
34	%	0.00%	31.17%
35	<i>Delinquent (30+)</i>		
36	Number	0	104
37	%	0.00%	7.11%
38	<i>Delinquent (60+)</i>		
39	Number	0	31
40	%	0.00%	2.12%
41	<i>Delinquent (90+)</i>		
42	Number	1	872
43	%	100.00%	59.60%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	68.03%
46	100%-119%	100.00%	15.10%
47	120%-139%	0.00%	8.88%
48	140%-159%	0.00%	3.55%
49	>=160%	0.00%	4.44%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	0.07%
52	\$70,000- \$89,000	0.00%	1.37%
53	\$50,000- \$69,000	0.00%	6.22%
54	Below \$50,000	100.00%	92.34%
55	Hardship		

HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
56	Unemployment	0	426
57	Underemployment	0	99
58	Divorce	0	102
59	Medical Condition	1	310
60	Death	0	338
61	Other	0	188

HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	1,461
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	3
67	%	0.00%	0.21%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	1	1,446
80	%	0.00%	98.97%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	12
83	%	100.00%	0.82%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

- 1. Includes second mortgage settlement
- 2. Borrower still owns home

HFA Performance Data Reporting- Program Performance Down Payment Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	3,971
4	% of Total Number of Submissions	N/A	76.87%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	134
7	% of Total Number of Submissions	N/A	2.59%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	1,061
10	% of Total Number of Submissions	N/A	20.54%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Submissions	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	5,166
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	0	129,000
20	Median Credit Score	0	702
21	Median DTI	0	37
22	Assistance Characteristics		
23	Assistance Provided to Date	0	59,568,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	0.00%	3.37%
28	\$50,000- \$69,000	0.00%	43.44%
29	Below \$50,000	0.00%	53.19%
30	Home Mortgage Disclosure Act (HMDA)		

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

		QTD	Cumulative
	Borrower		
	Race		
31	American Indian or Alaskan Native	0	12
32	Asian	0	263
33	Black or African American	0	1,039
34	Native Hawaiian or other Pacific Islander	0	13
35	White	0	2,659
36	Information not provided by borrower	0	0
37	Ethnicity		
38	Hispanic or Latino	0	443
39	Not Hispanic or Latino	0	3,292
40	Information not provided by borrower	0	236
41	Sex		
42	Male	0	2,063
43	Female	0	1,908
44	Information not provided by borrower	0	0
45	Co-Borrower		
46	Race		
47	American Indian or Alaskan Native	0	1
48	Asian	0	57
49	Black or African American	0	53
50	Native Hawaiian or other Pacific Islander	0	1
51	White	0	281
52	Information not provided by borrower	0	6
53	Ethnicity		
54	Hispanic or Latino	0	54
55	Not Hispanic or Latino	0	320
56	Information not provided by borrower	0	34
57	Sex		
58	Male	0	118
59	Female	0	282
60	Information not provided by borrower	0	8
61	Geographic Breakdown (by Targeted Area)		
62	Cabarrus	0	415
63	Cumberland	0	291
64	Guilford	0	1,243
65	Johnston	0	211
66	Mecklenburg	0	1,811

HFA Performance Data Reporting - Borrower Characteristics		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.	
Number of Unique Borrowers Denied Assistance	1	
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.	
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the Cumulative column only.	
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.	
Program Expenditures		
Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.	
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).	
Geographic Breakdown (by County)		
All Categories	Number of aggregate borrowers assisted in each county listed.	
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
All Categories	All totals for the aggregate number of borrowers assisted.	
Ethnicity		
All Categories	All totals for the aggregate number of borrowers assisted.	
Sex		
All Categories	All totals for the aggregate number of borrowers assisted.	
Co-Borrower		
Race		
All Categories	All totals for the aggregate number of borrowers assisted.	
Ethnicity		
All Categories	All totals for the aggregate number of borrowers assisted.	
Sex		
All Categories	All totals for the aggregate number of borrowers assisted.	
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:		
Program Intake/Evaluation		
<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 from 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 decisioned 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 decisioned and are pending review divided by the total number of borrowers who applied for the specific program.	
<i>Total</i>		
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.	
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).	
Program Characteristics (For All Approved Applicants)		
General Characteristics		
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.	
Assistance Characteristics		
Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).	
Other Characteristics		
<i>Current</i>		
Number	Number of borrowers current at the time of application.	
%	Number of current borrowers divided by the total number of approved applicants.	
<i>Delinquent (30+)</i>		
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.	
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.	
<i>Delinquent (60+)</i>		
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.	
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.	
<i>Delinquent (90+)</i>		
Number	Number of borrowers 90+ days delinquent at the time of application.	
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.	
Borrower Income		
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.	
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.	
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.	
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.	
Hardship		
Unemployment	Number of borrowers assisted with unemployment hardship.	

Underemployment	Number of borrowers assisted with underemployment hardship.
Divorce	Number of borrowers assisted with divorce hardship.
Medical Condition	Number of borrowers assisted with medical condition hardship.
Death	Number of borrowers assisted with death hardship.
Other	Number of borrowers assisted with other hardship.
Program Outcomes	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	1
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:	
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:	
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	1
%	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 refinace), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.

214

12,306

2,229

16,731

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

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

HFA Performance Data Reporting - Program Performance

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

Program Completion/ Transition

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

HFA Performance Data Reporting - Program Performance

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

Program Intake/Evaluation

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been 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.

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 decided 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

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

Program Characteristics

<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<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 (HMMA)

<i>Borrower</i>	
<i>Race</i>	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Ethnicity</i>	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Sex</i>	
All Categories	All totals for the aggregate number of borrowers assisted.

Co-Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
Geographic Breakdown (by County)	
All Categories	Number of aggregate borrowers assisted in each county listed.
HFA Performance Data Reporting - Program Notes	
Mortgage Payment Program 1 (MPP1)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to an unemployment related or other qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an unemployment related or other qualified financial hardship.
Mortgage Payment Program 2 (MPP2)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to an employment related qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an employment related qualified financial hardship.
Modification Enabling Program (MEP)	Program provides funds to facilitate modifications for eligible homeowners with mortgages purchased in a distressed asset sale.
Second Mortgage Refinance Program (SMRP)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable 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.