

Fourth Quarter 2011

In the Fourth Quarter, the N.C. Foreclosure Prevention Fund™ continued to streamline operations and build productivity. It approved 1,560 homeowners for assistance (an increase of 30% over the previous quarter), bringing the cumulative total number of families receiving assistance to 3,685. Underwriting staff approved 500 loans each month in November and December, meeting the monthly production goal that we had set for the duration of the program. Assistance payments in the Fourth Quarter totaled \$15 million, bringing the cumulative total of mortgage payments made by year-end to \$31.7 million.

The Agency:

- Continued to participate with the N.C. Department of Commerce Rapid Response Team to present information about the N.C. Foreclosure Prevention Fund™ to workers facing imminent job loss.
- Partnered with the Mideast Regional Commission and Beaufort Community College to offer a one-day application event in Washington, NC.
- Participated in three of the Governor's Small Town Forums presenting the N.C. Foreclosure Prevention Fund to local government leaders.
- Conducted a statewide training conference for the 40 counseling agencies that are participating in the program. Deputy Treasury Secretary Neal Wolin addressed the group and solicited their suggestions.
- Developed and distributed flyers encouraging town leaders to put links on their town websites to the N.C. Foreclosure Prevention Fund™ website.



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month 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: August 2011

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1560	3685
	Number of Unique Borrowers Denied Assistance	506	2292
	Number of Unique Borrowers Withdrawn from Program	649	1490
	Number of Unique Borrowers in Process	1191	N/A
	Total Number of Unique Borrower Applicants	3906	8658
Borrower Income (\$)			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	2%	2%
	\$50,000- \$69,000	8%	7%
	Below \$50,000	90%	91%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	2%	2%
	110%- 119%	1%	1%
	100%- 109%	1%	2%
	90%- 99%	3%	2%
	80%- 89%	4%	3%
	Below 80%	89%	90%
Geographic Breakdown (by county)			
	Alamance	27	52
	Alexander	9	27
	Alleghany	3	9
	Anson	1	7
	Ashe	7	22
	Avery	4	14
	Beaufort	1	5
	Bertie	2	5
	Bladen	5	7
	Brunswick	10	16
	Buncombe	27	66
	Burke	13	42
	Cabarrus	46	123
	Caldwell	19	54
	Camden	0	7
	Carteret	5	8
	Caswell	3	4
	Catawba	49	135
	Chatham	4	7
	Cherokee	5	11
	Chowan	2	5
	Clay	2	6
	Cleveland	23	43
	Columbus	0	4
	Craven	4	12
	Cumberland	25	55
	Currituck	3	6
	Dare	8	20
	Davidson	25	80
	Davie	4	22
	Duplin	1	1
	Durham	64	121
	Edgecombe	6	17
	Forsyth	63	190
	Franklin	13	30
	Gaston	30	107
	Gates	1	2
	Graham	2	2
	Granville	7	17
	Greene	2	2
	Guilford	85	200
	Halifax	2	9

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Harnett	15	36
	Haywood	10	20
	Henderson	10	30
	Hertford	1	5
	Hoke	2	3
	Hyde	0	0
	Iredell	21	63
	Jackson	2	2
	Johnston	29	71
	Jones	0	1
	Lee	4	11
	Lenoir	4	9
	Lincoln	17	51
	Macon	4	13
	Madison	1	2
	Martin	4	5
	McDowell	9	16
	Mecklenburg	286	614
	Mitchell	4	11
	Montgomery	1	2
	Moore	8	12
	Nash	19	39
	New Hanover	13	36
	Northampton	4	9
	Onslow	4	8
	Orange	15	21
	Pamlico	0	0
	Pasquotank	1	13
	Pender	4	8
	Perquimans	5	11
	Person	6	11
	Pitt	22	39
	Polk	1	7
	Randolph	22	49
	Richmond	4	6
	Robeson	9	18
	Rockingham	10	24
	Rowan	32	58
	Rutherford	9	38
	Sampson	1	8
	Scotland	4	5
	Stanly	7	12
	Stokes	6	28
	Surry	10	31
	Swain	1	5
	Transylvania	1	5
	Tyrrell	0	0
	Union	55	134
	Vance	2	6
	Wake	195	369
	Warren	0	2
	Washington	1	3
	Watauga	9	29
	Wayne	4	10
	Wilkes	19	48
	Wilson	12	24
	Yadkin	7	17
	Yancey	2	5

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race ¹			
American Indian or Alaskan Native		14	37
Asian		26	58
Black or African American		574	1210
Native Hawaiian or other Pacific Islander		2	9
White		835	2084
Information Not Provided by Borrower		130	323
Ethnicity			
Hispanic or Latino		58	119
Not Hispanic or Latino		1372	3243
Information Not Provided by Borrower		130	323
Sex			
Male		658	1553
Female		772	1810
Information Not Provided by Borrower		130	322
Co-Borrower			
Race			
American Indian or Alaskan Native		6	19
Asian		17	35
Black or African American		202	396
Native Hawaiian or other Pacific Islander		2	7
White		451	1084
Information Not Provided by Borrower		71	190
Ethnicity			
Hispanic or Latino		37	73
Not Hispanic or Latino		633	1455
Information Not Provided by Borrower		71	193
Sex			
Male		214	467
Female		456	1065
Information Not Provided by Borrower		71	190
Hardship			
Unemployment		1321	3144
Underemployment		186	427
Divorce		9	21
Medical Condition		33	78
Death		11	15
Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		78%	77%
100%-109%		13%	14%
110%-120%		7%	7%
>120%		2%	2%
Current Combined Loan to Value Ratio (CLTV)			
<100%		72%	71%
100%-119%		25%	26%
120%-139%		3%	3%
140%-159%		0%	0%
>=160%		0%	0%
Delinquency Status (%)			
Current		41%	39%
30+		10%	8%
60+		7%	6%
90+		42%	47%
Household Size			
1		422	1000
2		420	1066
3		310	689
4		234	555
5+		174	375

1. For Race, borrower may select more than one designation.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		1335	3460
% of Total Number of Applications		59%	49%
<i>Denied</i>			
Number of Applications Denied		299	2080
% of Total Number of Applications		13%	30%
<i>Withdrawn</i>			
Number of Applications Withdrawn		533	1371
% of Total Number of Applications		23%	19%
<i>In Process</i>			
Number of Applications In Process		121	N/A
% of Total Number of Applications		5%	N/A
<i>Total</i>			
Total Number of Applications Received		2288	7032
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		5	6
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		877	874
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		193	187
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		112172	110985
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		23736	23782
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	6
Median Assistance Amount		14274	14450
Assistance Characteristics			
Assistance Provided to Date ³		13932610	30662952
Total Lender/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		95	107
<i>Current</i>			
Number		527	1339
%		40%	39%
<i>Delinquent (30+)</i>			
Number		138	284
%		10%	8%
<i>Delinquent (60+)</i>			
Number		81	177
%		6%	5%
<i>Delinquent (90+)</i>			
Number		589	1660
%		44%	48%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	153	567
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Cancelled</i>		
	Number	0	0
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	2
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	8	67
	%	5%	12%
	<i>Reinstatement/Current/Payoff</i>		
	Number	130	314
	%	85%	55%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	15	184
	%	10%	33%
Homeownership Retention²			
	Six Months Number	N/A	539
	Six Months %	N/A	100%
	Twelve Months Number	N/A	1
	Twelve Months %	N/A	100%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p> <p>3. \$2,000 included in MPP-1 third quarter is not included in fourth quarter, amount reported under Second Mortgage Refinance Program</p>			

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		223	223
% of Total Number of Applications		14%	14%
<i>Denied</i>			
Number of Applications Denied		205	205
% of Total Number of Applications		13%	13%
<i>Withdrawn</i>			
Number of Applications Withdrawn		111	111
% of Total Number of Applications		7%	7%
<i>In Process</i>			
Number of Applications In Process		1061	N/A
% of Total Number of Applications		66%	N/A
<i>Total</i>			
Total Number of Applications Received		1600	1600
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		872	876
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		182	182
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		109781	109874
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		20000	20000
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	1
Median Assistance Amount		14913	14920
Assistance Characteristics			
Assistance Provided to Date		908718	908718
Total Lender/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		58	58
<i>Current</i>			
Number		112	112
%		50%	50%
<i>Delinquent (30+)</i>			
Number		24	24
%		11%	11%
<i>Delinquent (60+)</i>			
Number		23	23
%		10%	10%
<i>Delinquent (90+)</i>			
Number		64	64
%		29%	29%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	13	13
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Cancelled</i>		
	Number	0	0
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0%	0%
	<i>Reinstatement/Current/Payoff</i>		
	Number	13	13
	%	100%	100%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0%	0%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
1. Includes second mortgage settlement			
2. Borrower still owns home			

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		7	8
% of Total Number of Applications		30%	25%
<i>Denied</i>			
Number of Applications Denied		2	7
% of Total Number of Applications		9%	22%
<i>Withdrawn</i>			
Number of Applications Withdrawn		5	8
% of Total Number of Applications		22%	25%
<i>In Process</i>			
Number of Applications In Process		9	N/A
% of Total Number of Applications		39%	N/A
<i>Total</i>			
Total Number of Applications Received		23	32
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		5	6
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		846	993
Median 1st Lien Housing Payment After Assistance	N/A		N/A
Median 2nd Lien Housing Payment Before Assistance		200	253
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		102541	106425
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		18755	18755
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		0	43350
Median Length of Time Borrower Receives Assistance	N/A		N/A
Median Assistance Amount		18990	22512
Assistance Characteristics			
Assistance Provided to Date		144851	146851
Total Lender/Servicer Assistance Amount		0	43350
Borrowers Receiving Lender/Servicer Match (%)		0%	13%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		137	137
<i>Current</i>			
Number		2	2
%		29%	25%
<i>Delinquent (30+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (60+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (90+)</i>			
Number		5	6
%		71%	75%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	6	7
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Cancelled</i>		
	Number	0	0
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0%	0%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	6	7
	%	100%	100%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
1. Includes second mortgage settlement			
2. Borrower still owns home			

North Carolina				
HFA Performance Data Reporting- Program Performance				
Permanent Loan Modification Program				
			QTD	Cumulative
Program Intake/Evaluation				
<i>Approved</i>				
Number of Applications Approved			0	0
% of Total Number of Applications			0%	0%
<i>Denied</i>				
Number of Applications Denied			0	0
% of Total Number of Applications			0%	0%
<i>Withdrawn</i>				
Number of Applications Withdrawn			0	0
% of Total Number of Applications			0%	0%
<i>In Process</i>				
Number of Applications In Process			0	N/A
% of Total Number of Applications			0%	N/A
<i>Total</i>				
Total Number of Applications Received			0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program Components			0	0
Program Characteristics				
General Characteristics				
Median 1st Lien Housing Payment Before Assistance			0	0
Median 1st Lien Housing Payment After Assistance			0	0
Median 2nd Lien Housing Payment Before Assistance			0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A	
Median 1st Lien UPB Before Program Entry			0	0
Median 1st Lien UPB After Program Entry			0	0
Median 2nd Lien UPB Before Program Entry			0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A	
Median Principal Forgiveness ¹			N/A	N/A
Median Length of Time Borrower Receives Assistance			N/A	N/A
Median Assistance Amount			0	0
Assistance Characteristics				
Assistance Provided to Date			0	0
Total Lender/Service Assistance Amount			0	0
Lender/Service Match (%)			0%	0%
Median Lender/Service Assistance per Borrower			0	0
Other Characteristics				
Median Length of Time from Initial Request to Assistance Granted			0	0
<i>Current</i>				
Number			0	0
%			0%	0%
<i>Delinquent (30+)</i>				
Number			0	0
%			0%	0%
<i>Delinquent (60+)</i>				
Number			0	0
%			0%	0%
<i>Delinquent (90+)</i>				
Number			0	0
%			0%	0%

This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

North Carolina			
HFA Performance Data Reporting- Program Performance			
Permanent Loan Modification Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Cancelled</i>		
	Number	0	0
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0%	0%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0%	0%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
1. Includes second mortgage settlement			
2. Borrower still owns home			

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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Home Mortgage Disclosure Act (HMDA)

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

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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Current Loan to Value Ratio (LTV)

All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
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Current Combined Loan to Value Ratio (CLTV)

All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
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Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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Household Size

All Categories	Household size at the time of assistance.
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HFA Performance Data Reporting- Program Performance

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

Program Intake/Evaluation

<i>Approved</i>	
Number of Applications Approved	The total number of applications approved for assistance for the specific program
% of Total Number of Applications	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Denied</i>	
Number of Applications Denied	The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Withdrawn</i>	
Number of Applications Withdrawn	The total number of applications withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
<i>In Process</i>	
Number of Applications In Process	The total number of applications for the specific program that have not been decided and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of applications for the specific program that have not been decided and are pending review divided by the total number of applications received for the specific program.
<i>Total</i>	
Total Number of Applications Received	Total number of applications received for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components.

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Median amount of assistance (\$).
Assistance Characteristics		
Assistance Provided		assistance).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of households 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in foreclosure.
<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.
%		Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
Number		Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>		
Number		Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in short sale.

Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
<i>Short Sale</i>	
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>	
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
<i>Other - Borrower Still Owns Home</i>	
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category
Homeownership Retention ¹	
Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.
1. Borrower still owns home	
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	