

## Second Quarter 2013

In the Second Quarter of 2013, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 1,403 homeowners for assistance, bringing the cumulative total of families receiving assistance to 12,537. Assistance payments this quarter totaled \$26 million, bringing the cumulative total of mortgage payments made to \$168 million. As of June 30, we had committed \$233 million to help homeowners make their mortgage payments while they are looking for a job or retraining. Outreach Activities

- We met with the U.S. Department of Veterans in Winston-Salem and the National Guard Headquarters in Raleigh to discuss expanding our programs to a better assist veterans leaving the armed services and guardsmen called up for active duty. The new effort will launch October 1.
- We contracted with a marketing consultant and professor at UNC Chapel Hill, who will help us develop a strategic marketing plan for the remainder of the program. We continued to run an advertising campaign in 11 Department of Motor Vehicles (DMV) Offices, displaying our programs on video screens. We also marketed our programs with billboards in Charlotte and Greensboro, website ads at TriangleHelpWanted.com, CharlotteHelpWanted.com & PiedmontHelpWanted.com; and print ads in Charlotte Job Finder, Greensboro Job Finder and Raleigh Job Finder.
- Outreach staff marketed our program at 24 community colleges, colleges and universities across the state. They also were vendors at Southwestern Community College Job Fair (300-400 in attendance), Richmond Community College Job Fair (300 in attendance) and South Piedmont Community College Job Fair (450 in attendance).

We were a vendor at For Sisters Only Empowerment Event (Charlotte), where an estimated 375 homeowners visited our booth. We were vendors at Workforce Solutions Job Fair in Mebane (300 in attendance) and Veterans Job Fair in Asheville (125 in attendance).

- Our outreach staff visited 21 branch offices of community banks and credit unions, 18 Joblink Centers, 15 Workforce Development Centers and 49 state, local and federal government offices throughout the state to insure that information regarding our programs is being displayed.



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: June 2012**

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	1,403	12,537
	Number of Unique Borrowers Denied Assistance	343	3,938
	Number of Unique Borrowers Withdrawn from Program	316	2,804
	Number of Unique Borrowers in Process	1,016	N/A
	Total Number of Unique Borrower Applicants	3,078	20,295
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	26,106,452	168,222,152
	Total Spent on Administrative Support, Outreach, and Counseling	5,214,523	34,608,521
<b>Borrower Income (\$)</b>			
	Above \$90,000	1%	1%
	\$70,000- \$89,000	3%	2%
	\$50,000- \$69,000	10%	9%
	Below \$50,000	86%	88%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	3%	3%
	110%- 119%	2%	1%
	100%- 109%	2%	2%
	90%- 99%	3%	3%
	80%- 89%	4%	4%
	Below 80%	86%	87%
<b>Geographic Breakdown (by county)</b>			
	Alamance	21	180
	Alexander	9	59
	Alleghany	1	22
	Anson	2	18
	Ashe	10	62
	Avery	5	43
	Beaufort	5	54
	Bertie	1	23
	Bladen	4	27
	Brunswick	16	100
	Buncombe	27	233
	Burke	9	136
	Cabarrus	39	366
	Caldwell	15	159
	Camden	4	21
	Carteret	5	31
	Caswell	5	31
	Catawba	31	367
	Chatham	8	58
	Cherokee	2	25
	Chowan	0	14
	Clay	0	15
	Cleveland	14	132
	Columbus	12	37
	Craven	8	66
	Cumberland	22	204
	Currituck	2	29
	Dare	6	58
	Davidson	22	196
	Davie	3	55
	Duplin	3	27
	Durham	59	455
	Edgecombe	8	65
	Forsyth	66	605
	Franklin	11	85
	Gaston	50	338
	Gates	3	11
	Graham	1	9
	Granville	9	59
	Greene	2	9
	Guilford	101	838
	Halifax	10	58

North Carolina		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Harnett	10	115
Haywood	8	64
Henderson	17	86
Hertford	3	24
Hoke	3	28
Hyde	0	0
Iredell	34	252
Jackson	3	15
Johnston	35	281
Jones	2	7
Lee	5	57
Lenoir	4	35
Lincoln	15	151
Macon	4	41
Madison	4	15
Martin	1	16
McDowell	6	37
Mecklenburg	178	1,964
Mitchell	1	25
Montgomery	2	13
Moore	3	43
Nash	20	128
New Hanover	25	169
Northampton	7	23
Onslow	10	48
Orange	10	83
Pamlico	2	5
Pasquotank	8	54
Pender	8	56
Perquimans	1	24
Person	3	42
Pitt	12	133
Polk	2	22
Randolph	25	187
Richmond	3	21
Robeson	9	77
Rockingham	8	90
Rowan	24	201
Rutherford	22	123
Sampson	5	35
Scotland	6	30
Stanly	10	75
Stokes	2	68
Surry	7	79
Swain	0	12
Transylvania	3	15
Tyrrell	0	1
Union	32	365
Vance	1	25
Wake	132	1,293
Warren	1	16
Washington	0	15
Watauga	9	84
Wayne	6	53
Wilkes	9	102
Wilson	5	70
Yadkin	5	41
Yancey	2	23

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race <sup>1</sup></b>			
American Indian or Alaskan Native		16	123
Asian		16	189
Black or African American		463	4,296
Native Hawaiian or other Pacific Islander		1	26
White		795	6,838
Information Not Provided by Borrower		124	1,142
<b>Ethnicity</b>			
Hispanic or Latino		45	429
Not Hispanic or Latino		1,234	10,966
Information Not Provided by Borrower		124	1,142
<b>Sex</b>			
Male		622	5,333
Female		657	6,063
Information Not Provided by Borrower		124	1,141
<b>Co-Borrower</b>			
<b>Race <sup>1</sup></b>			
American Indian or Alaskan Native		4	62
Asian		12	133
Black or African American		177	1,553
Native Hawaiian or other Pacific Islander		1	15
White		431	3,658
Information Not Provided by Borrower		80	765
<b>Ethnicity</b>			
Hispanic or Latino		34	293
Not Hispanic or Latino		589	5,097
Information Not Provided by Borrower		80	768
<b>Sex</b>			
Male		199	1,788
Female		424	3,606
Information Not Provided by Borrower		80	765
<b>Hardship</b>			
Unemployment		1,190	10,598
Underemployment		154	1,412
Divorce		14	139
Medical Condition		32	308
Death		13	80
Other		0	0
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		75%	77%
100%-109%		10%	13%
110%-120%		7%	7%
>120%		8%	3%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		70%	71%
100%-119%		19%	25%
120%-139%		6%	4%
140%-159%		1%	0%
>=160%		4%	0%
<b>Delinquency Status (%)</b>			
Current		37%	41%
30+		11%	10%
60+		9%	7%
90+		43%	42%
<b>Household Size</b>			
1		375	3,323
2		416	3,641
3		263	2,348
4		203	1,947
5+		146	1,278

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

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		58	3,946
% of Total Number of Applications		24%	49%
<i>Denied</i>			
Number of Borrowers Denied		55	2,370
% of Total Number of Applications		23%	29%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		50	1,648
% of Total Number of Applications		21%	21%
<i>In Process</i>			
Number of Borrowers In Process		77	N/A
% of Total Number of Applications		32%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		240	8,041
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	16
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		862	872
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		120	187
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		123871	111862
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		16928	23798
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	14
Median Assistance Amount		17971	13899
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1,446,614	57,170,569
Total Lender/Service Assistance Amount		0	0
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		89	105
<i>Current</i>			
Number		2	1431
%		3%	36%
<i>Delinquent (30+)</i>			
Number		7	322
%		12%	8%
<i>Delinquent (60+)</i>			
Number		4	213
%		7%	6%
<i>Delinquent (90+)</i>			
Number		45	1980
%		78%	50%

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Payment Program -MPP1</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	203	3,596
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	16	32
	%	8%	1%
	<i>Cancelled</i>		
	Number	0	1
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	2	5
	%	1%	0%
	<i>Short Sale</i>		
	Number	8	23
	%	4%	1%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	1
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	5	280
	%	3%	8%
	<i>Reinstatement/Current/Payoff</i>		
	Number	21	475
	%	10%	13%
	<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	151	2,779
	%	74%	77%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	3,808
	Six Months %	N/A	99%
	Twelve Months Number	N/A	3,671
	Twelve Months %	N/A	99%
	Twenty-four Months Number	N/A	926
	Twenty-four Months %	N/A	100%
	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			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1,343	8,575
% of Total Number of Applications		46%	61%
<i>Denied</i>			
Number of Borrowers Denied		313	2,205
% of Total Number of Applications		11%	15%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		335	2,394
% of Total Number of Applications		11%	17%
<i>In Process</i>			
Number of Borrowers In Process		940	N/A
% of Total Number of Applications		32%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2,931	14,114
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		6	38
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		851	868
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		220	195
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		109193	109828
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		25000	24739
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	12
Median Assistance Amount		19292	18418
<b>Assistance Characteristics</b>			
Assistance Provided to Date		24,458,803	109,694,682
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		73	73
<i>Current</i>			
Number		511	3,674
%		38%	43%
<i>Delinquent (30+)</i>			
Number		150	906
%		11%	11%
<i>Delinquent (60+)</i>			
Number		126	705
%		9%	8%
<i>Delinquent (90+)</i>			
Number		556	3290
%		42%	38%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	836	2,309
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	6	7
	%	1%	0%
	<i>Cancelled</i>		
	Number	0	3
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	4	7
	%	0%	0%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	2
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	39	169
	%	5%	7%
	<i>Reinstatement/Current/Payoff</i>		
	Number	128	702
	%	15%	31%
	<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	659	1,419
	%	79%	62%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	6,041
	Six Months %	N/A	99%
	Twelve Months Number	N/A	3,132
	Twelve Months %	N/A	100%
	Twenty-four Months Number	N/A	0
	Twenty-four 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
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		10	70
% of Total Number of Applications		36%	54%
<i>Denied</i>			
Number of Borrowers Denied		9	33
% of Total Number of Applications		32%	25%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		2	21
% of Total Number of Applications		7%	16%
<i>In Process</i>			
Number of Borrowers In Process		7	N/A
% of Total Number of Applications		25%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		28	131
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		8	54
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		476	800
Median 1st Lien Housing Payment After Assistance	N/A	N/A	
Median 2nd Lien Housing Payment Before Assistance		164	235
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		111096	100168
Median 1st Lien UPB After Program Entry	N/A	N/A	
Median 2nd Lien UPB Before Program Entry		25762	23000
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		5498	4400
Median Length of Time Borrower Receives Assistance	N/A	N/A	
Median Assistance Amount		19001	19001
<b>Assistance Characteristics</b>			
Assistance Provided to Date		201,034	1,356,902
Total Lender/Servicer Assistance Amount		10997	104118
Borrowers Receiving Lender/Servicer Match (%)		20%	19%
Median Lender/Servicer Assistance per Borrower		5498	4400
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		87	117
<i>Current</i>			
Number		2	12
%		20%	17%
<i>Delinquent (30+)</i>			
Number		0	4
%		0%	6%
<i>Delinquent (60+)</i>			
Number		1	4
%		10%	6%
<i>Delinquent (90+)</i>			
Number		7	50
%		70%	71%

<b>North Carolina</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Second Mortgage Refinance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	10	65
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<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	10	65
	%	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%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	50
	Six Months %	N/A	100%
	Twelve Months Number	N/A	25
	Twelve Months %	N/A	100%
	Twenty-four Months Number	N/A	0
	Twenty-four 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
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	0	0
% of Total Number of Applications	0%	0%
<i>Denied</i>		
Number of Borrowers Denied	0	0
% of Total Number of Applications	0%	0%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	0	0
% of Total Number of Applications	0%	0%
<i>In Process</i>		
Number of Borrowers In Process	0	N/A
% of Total Number of Applications	0%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
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 <sup>1</sup>	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	0	0
<b>Assistance Characteristics</b>		
Assistance Provided to Date	0	0
Total Lender/Servicer Assistance Amount	0	0
Lender/Servicer Match (%)	0%	0%
Median Lender/Servicer Assistance per Borrower	0	0
<b>Other Characteristics</b>		
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%

North Carolina		
HFA Performance Data Reporting- Program Performance Permanent Loan Modification Program		
	QTD	Cumulative
<b>Program Outcomes</b>		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>		
<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%
<b>Program Completion/ Transition</b>		
<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%
<b>Homeownership Retention<sup>2</sup></b>		
Six Months Number	N/A	0
Six Months %	N/A	0%
Twelve Months Number	N/A	0
Twelve Months %	N/A	0%
Twenty-four Months Number	N/A	0
Twenty-four 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 <b>unique</b> 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 <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 on for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

#### Program Expenditures

Total Assistance Provided to Date	<b>Total</b> amount of assistance provided to borrowers through HHF program(s)
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)

#### 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>	
<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.

#### 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 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 have 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 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 borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 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 borrowers withdrawn for the specific program divided by the total number of borrowers who have 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 on and are pending review. This should be reported in the QTD 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 on and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have applied 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 (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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/Service 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/Service Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service 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 HFA 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 HFA 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 <b>approved and funded</b> , 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 HFA 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 HFA 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 <sup>1</sup>		
Six Months		Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%		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. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%		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.
Twenty-four Months		Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%		Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 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)		