

Fourth Quarter 2015

In the Fourth Quarter of 2015, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 556 loans for homeowners, bringing the cumulative total of families receiving assistance to 21,100. Assistance payments totaled \$14 million, bringing the cumulative total to \$350 million. As of December 31, we had committed \$383 million in assistance to homeowners.

- Outreach staff attended and presented NCFPF information at numerous Veteran's events. Some of the Veterans Stand Down events were held in Wayne County, Laurinburg, Southern Pines, Morehead City and Pitt County. Staff also attended the Governor's Veteran Focus Group Meeting in Raleigh and Congresswoman Renee Ellmer's "Recruit a Vet" Event in Fayetteville. Information was disseminated to several hundred veterans at these events.
- Outreach staff presented at 3 separate Rapid Response meetings for Sears Holdings, reaching approximately 100 employees. A Rapid Response event was held at JR Discount Factory Outlet in Selma attended by 60 dislocated workers.
- NCFPF staff distributed information at the annual N.C. Affordable Housing Conference in Raleigh attended by over 900 housing specialists from across the state. Staff also distributed information at The NC Works Partnership Conference held in Greensboro with over 1,000 attendees. Attendees represented Career Facilitators, Employment Consultants, Vocational Rehabilitation Specialists, Veterans Groups, Department of Health and Human Services and Community College staff.



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: January 2016

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	556	21100
3	Number of Unique Borrowers Denied Assistance	226	5749
4	Number of Unique Borrowers Withdrawn from Program	169	4059
5	Number of Unique Borrowers in Process	816	N/A
6	Total Number of Unique Borrower Applicants	1767	31724
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$14,423,013	\$350,723,588
9	Total Spent on Administrative Support, Outreach, and Counseling	\$3,005,689	\$59,777,741
10	Borrower Income (\$)		
11	Above \$90,000	2.88%	1.12%
12	\$70,000- \$89,000	4.32%	2.78%
13	\$50,000- \$69,000	7.55%	8.68%
14	Below \$50,000	85.25%	87.42%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	5.77%	3.04%
17	110%- 119%	2.34%	1.44%
18	100%- 109%	1.62%	2.14%
19	90%- 99%	2.16%	2.78%
20	80%- 89%	4.14%	3.82%
21	Below 80%	83.97%	86.78%
22	Geographic Breakdown (by county)		
23	Alamance	8	310
24	Alexander	2	86
25	Alleghany	1	33
26	Anson	0	30
27	Ashe	1	99
28	Avery	0	60
29	Beaufort	1	63
30	Bertie	0	39
31	Bladen	3	42
32	Brunswick	4	188
33	Buncombe	3	358
34	Burke	7	227
35	Cabarrus	12	564
36	Caldwell	10	255
37	Camden	1	29
38	Carteret	3	56
39	Caswell	0	47
40	Catawba	12	529
41	Chatham	3	99
42	Cherokee	1	44
43	Chowan	1	26
44	Clay	0	21
45	Cleveland	7	246
46	Columbus	2	66
47	Craven	2	106
48	Cumberland	17	435
49	Currituck	4	43
50	Dare	5	87
51	Davidson	6	303
52	Davie	2	78
53	Duplin	2	48
54	Durham	22	799
55	Edgecombe	9	133
56	Forsyth	24	962
57	Franklin	4	153
58	Gaston	7	526

North Carolina

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
59	Gates	1	23
60	Graham	0	24
61	Granville	1	108
62	Greene	1	15
63	Guilford	44	1,455
64	Halifax	4	102
65	Harnett	3	210
66	Haywood	2	91
67	Henderson	0	142
68	Hertford	1	42
69	Hoke	6	96
70	Hyde	0	5
71	Iredell	11	369
72	Jackson	1	26
73	Johnston	17	482
74	Jones	0	7
75	Lee	3	107
76	Lenoir	0	57
77	Lincoln	0	207
78	Macon	2	71
79	Madison	1	29
80	Martin	0	19
81	McDowell	2	61
82	Mecklenburg	74	3,268
83	Mitchell	0	36
84	Montgomery	0	18
85	Moore	2	67
86	Nash	2	209
87	New Hanover	19	351
88	Northampton	1	33
89	Onslow	14	169
90	Orange	2	150
91	Pamlico	1	11
92	Pasquotank	3	101
93	Pender	2	112
94	Perquimans	1	32
95	Person	0	72
96	Pitt	2	226
97	Polk	2	35
98	Randolph	7	318
99	Richmond	0	36
100	Robeson	8	144
101	Rockingham	3	148
102	Rowan	5	305
103	Rutherford	5	199
104	Sampson	1	59
105	Scotland	0	52
106	Stanly	3	103
107	Stokes	4	106
108	Surry	2	112
109	Swain	2	19
110	Transylvania	0	21
111	Tyrrell	0	4
112	Union	12	555
113	Vance	1	47
114	Wake	78	2,402
115	Warren	2	27
116	Washington	0	20

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
117	Watauga	2	101
118	Wayne	4	115
119	Wilkes	5	155
120	Wilson	0	133
121	Yadkin	1	61
122	Yancey	0	30
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
126	American Indian or Alaskan Native	9	226
127	Asian	6	282
128	Black or African American	225	7,867
129	Native Hawaiian or other Pacific Islander	0	36
130	White	260	10,942
131	Information Not Provided by Borrower	60	1,869
Ethnicity			
133	Hispanic or Latino	60	794
134	Not Hispanic or Latino	466	18,465
135	Information Not Provided by Borrower	30	1,841
Sex			
137	Male	201	8,688
138	Female	295	10,544
139	Information Not Provided by Borrower	60	1,868
<i>Co-Borrower</i>			
Race			
142	American Indian or Alaskan Native	1	98
143	Asian	4	202
144	Black or African American	62	2,786
145	Native Hawaiian or other Pacific Islander	1	19
146	White	131	5,791
147	Information Not Provided by Borrower	41	1,239
Ethnicity			
149	Hispanic or Latino	31	493
150	Not Hispanic or Latino	186	8,378
151	Information Not Provided by Borrower	23	1,224
Sex			
153	Male	66	2,992
154	Female	133	5,867
155	Information Not Provided by Borrower	41	1,239
Hardship			
157	Unemployment	351	16,987
158	Underemployment	97	2,598
159	Divorce	30	364
160	Medical Condition	27	769
161	Death	32	254
162	Other	19	128
Current Loan to Value Ratio (LTV)			
164	<100%	60.49%	76.92%
165	100%-109%	8.64%	12.62%
166	110%-120%	9.88%	6.45%
167	>120%	20.99%	4.01%
Current Combined Loan to Value Ratio (CLTV)			
169	<100%	56.79%	70.05%
170	100%-119%	18.52%	23.80%
171	120%-139%	11.11%	4.51%
172	140%-159%	8.64%	0.82%
173	>=160%	4.94%	0.82%

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
174	Delinquency Status (%)		
175	Current	24.83%	36.48%
176	30+	8.16%	9.63%
177	60+	1.22%	7.39%
178	90+	65.79%	46.50%
179	Household Size		
180	1	168	5,631
181	2	131	6,063
182	3	105	4,028
183	4	92	3,197
184	5+	60	2,181
<p>Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 62 denied and 51 withdrawn cases were reconsidered.</p> <p>Lines 126-131 & 142-147: Borrower can choose more than one Race designation, so total may not equal Total Borrowers Receiving Assistance, Line 2.</p>			

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	411	5,793
4	% of Total Number of Applications	39.71%	50.26%
5	<i>Denied</i>		
6	Number of Borrowers Denied	174	3,257
7	% of Total Number of Applications	16.81%	28.26%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	94	2,119
10	% of Total Number of Applications	9.08%	18.39%
11	<i>In Process</i>		
12	Number of Borrowers In Process	356	N/A
13	% of Total Number of Applications	34.40%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1,035	11,525
16	Number of Borrowers Participating in Other HFA HHH Programs or Program Components	2	50
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	880	867
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	232	189
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	117,735	112,366
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	26,296	23,766
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	14
29	Median Assistance Amount	19,856	14,637
30	Assistance Characteristics		
31	Assistance Provided to Date	\$5,993,324	\$81,762,190
32	Total Lender/Servicer Assistance Amount	\$0	\$0
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	78	93
37	<i>Current</i>		
38	Number	95	1827
39	%	23.11%	31.54%
40	<i>Delinquent (30+)</i>		
41	Number	30	459
42	%	7.30%	7.92%
43	<i>Delinquent (60+)</i>		
44	Number	6	315
45	%	1.46%	5.44%
46	<i>Delinquent (90+)</i>		
47	Number	280	3192
48	%	68.13%	55.10%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HFA Program (Program Completion/ Transition or Alternative Outcomes)	153	4,705
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	54
54	%	0.00%	1.15%
55	<i>Cancelled</i>		
56	Number	0	1
57	%	0.00%	0.02%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.19%
61	<i>Short Sale</i>		
62	Number	0	35
63	%	0.00%	0.74%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	1
67	%	0.00%	0.02%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	11	1,064
70	%	7.19%	22.61%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	94	1,031
73	%	61.44%	21.91%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	48	2,510
82	%	31.37%	53.35%
83	Homeownership Retention		
84	Six Months Number	N/A	4,842
85	Six Months %	N/A	98.04%
86	Twelve Months Number	N/A	4,358
87	Twelve Months %	N/A	97.89%
88	Twenty-four Months Number	N/A	4,009
89	Twenty-four Months %	N/A	97.78%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines 6,9: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter **2** denied and **0** withdrawn cases were reconsidered.

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

North Carolina			
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	114	15,226
4	% of Total Number of Applications	19.00%	65.08%
5	<i>Denied</i>		
6	Number of Borrowers Denied	37	3,863
7	% of Total Number of Applications	6.17%	16.51%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	66	3,925
10	% of Total Number of Applications	11.00%	16.78%
11	<i>In Process</i>		
12	Number of Borrowers In Process	383	N/A
13	% of Total Number of Applications	63.83%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	600	23,397
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	117
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	843	857
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	180	194
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	109,997	108,695
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	21,193	24,035
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	22,227	16,931
30	Assistance Characteristics		
31	Assistance Provided to Date	\$6,313,130	\$262,492,443
32	Total Lender/Servicer Assistance Amount	0	0
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	81	71
37	<i>Current</i>		
38	Number	33	5,836
39	%	28.95%	38.33%
40	<i>Delinquent (30+)</i>		
41	Number	11	1,576
42	%	9.65%	10.35%
43	<i>Delinquent (60+)</i>		
44	Number	1	1,249
45	%	0.88%	8.20%
46	<i>Delinquent (90+)</i>		
47	Number	69	6,565
48	%	60.52%	43.12%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HFI Program (Program Completion/ Transition or Alternative Outcomes)	627	13,503
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	1	34
54	%	0.16%	0.25%
55	<i>Cancelled</i>		
56	Number	0	4
57	%	0.00%	0.03%
58	<i>Deed in Lieu</i>		
59	Number	0	6
60	%	0.00%	0.04%
61	<i>Short Sale</i>		
62	Number	1	68
63	%	0.16%	0.50%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	149	2,943
70	%	23.76%	21.80%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	55	1,758
73	%	8.77%	13.02%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	421	8,690
82	%	67.15%	64.36%
83	Homeownership Retention		
84	Six Months Number	N/A	14,783
85	Six Months %	N/A	99.32%
86	Twelve Months Number	N/A	13,711
87	Twelve Months %	N/A	99.33%
88	Twenty-four Months Number	N/A	10,791
89	Twenty-four Months %	N/A	99.69%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines 6,9: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter **2** denied and **1** withdrawn cases were reconsidered.

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

North Carolina			
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	6	175
4	% of Total Number of Applications	30.00%	47.04%
5	<i>Denied</i>		
6	Number of Borrowers Denied	8	146
7	% of Total Number of Applications	40.00%	39.25%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	46
10	% of Total Number of Applications	5.00%	12.37%
11	<i>In Process</i>		
12	Number of Borrowers In Process	5	N/A
13	% of Total Number of Applications	25.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	20	372
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	5	149
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	800	762
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	372	231
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	87,874	93,285
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	30,141	23,374
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	25,835	22,867
30	Assistance Characteristics		
31	Assistance Provided to Date	\$159,108	\$3,614,670
32	Total Lender/Servicer Assistance Amount	\$0	\$204,713
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	17.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$4,159
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	104	98
37	<i>Current</i>		
38	Number	4	78
39	%	66.67%	44.57%
40	<i>Delinquent (30+)</i>		
41	Number	1	8
42	%	16.67%	4.57%
43	<i>Delinquent (60+)</i>		
44	Number	0	7
45	%	0.00%	4.00%
46	<i>Delinquent (90+)</i>		
47	Number	1	82
48	%	16.66%	46.86%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HFA Program (Program Completion/ Transition or Alternative Outcomes)	5	166
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	5	166
73	%	100.00%	100.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	159
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	141
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	95
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines 6,9: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter **1** denied and **0** withdrawn cases were reconsidered.

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

North Carolina			
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	7	27
4	% of Total Number of Applications	87.50%	96.43%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	1
10	% of Total Number of Applications	12.50%	3.57%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	8	28
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	916	1,007
20	Median 1st Lien Housing Payment After Assistance	606	726
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	115,315	143,301
24	Median 1st Lien UPB After Program Entry	80,000	99,000
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	35,315	41,862
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	17,658	18,734
30	Assistance Characteristics		
31	Assistance Provided to Date	\$146,939	\$560,809
32	Total Lender/Service Assistance Amount	\$165,384	\$603,604
33	Borrowers Receiving Lender/Service Match (%)	100.00%	100.00%
34	Median Lender/Service Assistance per Borrower	\$17,658	\$20,742
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	57	62
37	<i>Current</i>		
38	Number	0	0
39	%	0.00%	0.00%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	0	0
45	%	0.00%	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	7	27
48	%	100.00%	100.00%

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	6	25
50			
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0%	0%
77	<i>Deed in Lieu</i>		
78	Number	0	0
79	%	0%	0%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	6	25
82	%	100.00%	100.00%
83	Homeownership Retention		
84	Six Months Number	N/A	13
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

North Carolina			
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	38	48
4	% of Total Number of Applications	10.67%	11.19%
5	<i>Denied</i>		
6	Number of Borrowers Denied	139	181
7	% of Total Number of Applications	39.04%	42.19%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	41	62
10	% of Total Number of Applications	11.52%	14.45%
11	<i>In Process</i>		
12	Number of Borrowers In Process	138	N/A
13	% of Total Number of Applications	38.76%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	356	429
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	12	14
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	683	711
20	Median 1st Lien Housing Payment After Assistance	184	204
21	Median 2nd Lien Housing Payment Before Assistance	131	103
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	81,522	84,197
24	Median 1st Lien UPB After Program Entry	30,780	34,197
25	Median 2nd Lien UPB Before Program Entry	17,880	20,624
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	50,000	50,000
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	50,000	50,000
30	Assistance Characteristics		
31	Assistance Provided to Date	\$1,810,512	\$2,293,476
32	Total Lender/Servicer Assistance Amount	\$0	\$0
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$0
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	101	95
37	<i>Current</i>		
38	Number	11	17
39	%	28.95%	35.42%
40	<i>Delinquent (30+)</i>		
41	Number	5	5
42	%	13.16%	10.42%
43	<i>Delinquent (60+)</i>		
44	Number	0	0
45	%	0.00%	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	22	26
48	%	57.89%	54.17%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Principal Reduction Recast/Lien Extinguishment for Unaffordable Mortgages Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	9	10
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	9	10
67	%	100.00%	100.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	0
85	Six Months %	N/A	0.00%
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines 6,9: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter **1** denied and **0** withdrawn cases were reconsidered.

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

North Carolina			
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	0
4	% of Total Number of Submissions	0.00%	0.00%
5	<i>Withdrawn</i>		
6	Number of Borrowers Withdrawn	76	76
7	% of Total Number of Submissions	21.17%	21.17%
8	<i>In Process</i>		
9	Number of Borrowers In Process	283	N/A
10	% of Total Number of Submissions	78.83%	N/A
17	<i>Total</i>		
18	Total Number of Borrowers Submitted for Assistance	359	359
19	Number of Borrowers that Previously Participated in Other HFA HFF Programs	0	0
20	Program Characteristics		
21	Loan Characteristics at Origination		
30	Median Purchase Price	0	0
31	Median Credit Score	0	0
35	Median DTI	0	0
36	Assistance Characteristics		
37	Assistance Provided to Date	\$0	\$0
38	Borrower Characteristics		
39	Borrower Income (\$)		
40	Above \$90,000	0.00%	0.00%
41	\$70,000- \$89,000	0.00%	0.00%
42	\$50,000- \$69,000	0.00%	0.00%
43	Below \$50,000	0.00%	0.00%
44	Borrower Income as Percent of Area Median Income (AMI)		
45	Above 120%	0.00%	0.00%
46	110%- 119%	0.00%	0.00%
47	100%- 109%	0.00%	0.00%
48	90%- 99%	0.00%	0.00%
49	80%- 89%	0.00%	0.00%
50	Below 80%	0.00%	0.00%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Down Payment Assistance			
		QTD	Cumulative
51	Home Mortgage Disclosure Act (HMDA)		
52	<i>Borrower</i>		
53	Race		
54	American Indian or Alaskan Native	0	0
55	Asian	0	0
56	Black or African American	0	0
57	Native Hawaiian or other Pacific Islander	0	0
58	White	0	0
59	Information not provided by borrower	0	0
60	Ethnicity		
61	Hispanic or Latino	0	0
62	Not Hispanic or Latino	0	0
63	Information not provided by borrower	0	0
64	Sex		
65	Male	0	0
66	Female	0	0
67	Information not provided by borrower	0	0
68	<i>Co-Borrower</i>		
69	Race		
70	American Indian or Alaskan Native	0	0
71	Asian	0	0
72	Black or African American	0	0
73	Native Hawaiian or other Pacific Islander	0	0
74	White	0	0
75	Information not provided by borrower	0	0
76	Ethnicity		
77	Hispanic or Latino	0	0
78	Not Hispanic or Latino	0	0
79	Information not provided by borrower	0	0
80	Sex		
81	Male	0	0
82	Female	0	0
83	Information not provided by borrower	0	0
84	Geographic Breakdown (by Targeted Area)		
85	Cabarrus	0	0
86	Cumberland	0	0
87	Guilford	0	0
88	Johnston	0	0
89	Mecklenburg	0	0
90	Homeownership Retention		
91	Six Months Number	N/A	0
92	Six Months %	N/A	0.00%
93	Twelve Months Number	N/A	0
94	Twelve Months %	N/A	0.00%
95	Twenty-four Months Number	N/A	0
96	Twenty-four Months %	N/A	0.00%
97	Unreachable Number	N/A	0
98	Unreachable %	N/A	0.00%

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. This number does not include borrowers receiving Down Payment Assistance.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn. This number does not include borrowers in process for Down Payment Assistance.
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. This number does not include
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). This number does not include unique applicants for Down

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).

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.
----------------	---

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.

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 of the first mortgage 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

Approved	
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.
Denied	
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.
Withdrawn	
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 applied for the specific program.
In Process	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the 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 and are pending review divided by the total number of borrowers who applied for the specific program.
Total	
Total Number of Borrowers Applied	Total number of borrowers who 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 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 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner 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 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 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 after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
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.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance 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 (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	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 assistance is received.
%	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 assistance is received.
%	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 assistance is received.
%	Number of borrowers 90+ days delinquent 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 borrowers no longer receiving assistance under this program.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	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 under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu 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 alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a short sale 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 program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program 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 re-employed/appropriately employed borrowers 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 or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	

Number	Number of borrowers who transitioned out of the program into a short sale <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
Deed-in-Lieu	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
Other - Borrower Still Owns Home	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Homeownership Retention

Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after 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 borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after 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 borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation

Funded	
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.
Withdrawn	
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.
In Process	
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 QTD column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
Total	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process).
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

Loan Characteristics at Origination	
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).
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance exclusively provided by the HFA.

Borrower Income

All Categories	Total annual gross income in dollars for all borrowers on the loan.
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Borrower Income as Percent of Area Median Income (AMI)

All Categories	Total annual gross income in dollars for all borrowers on the loan as a percentage of area median income.
----------------	---

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.
Geographic Breakdown (by Targeted Area)	
All Categories	Number of aggregate borrowers assisted in each county listed.
Homeownership Retention	
Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after 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 borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after 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 borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.
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.