

Third Quarter 2013

In the Third Quarter of 2013, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 1,286 homeowners for assistance, bringing the cumulative total of families receiving assistance to 13,823. Assistance payments this quarter totaled \$26 million, bringing the cumulative total of mortgage payments made to \$194 million. As of September 30, we had committed \$256 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 Administration in Winston-Salem to discuss program enhancements and to create awareness in the military community through marketing, outreach and staff training.
- We continued to work with a marketing consultant and professor at UNC Chapel Hill, to develop a strategic marketing plan for the remainder of the program. Focus groups were conducted to discuss where homeowners look for information upon becoming unemployed and to improve the response rate for our monthly mailing to people whose lenders have indicated they plan to begin foreclosure proceedings in 45 days. The information gathered has allowed our marketing approach to be refined.
 - A Focus Group was held on August 8, 2013, in Winston Salem and August 22, 2013, in Hickory.
 - A Focus Group was held on September 5, 2013, in Rocky Mount and September 12, 2013, in Charlotte.
- We were a vendor at the Professionals in Transition in Winston-Salem, where three major networks, CNN, NPR and Fox News, broadcasted live coverage to the Central North Carolina Market. The televised publicity reached counties as far as 150 miles away. The coverage allowed an increase in event attendance, which resulted in an increase of homeowners showing interest in the NCFPF program.
- Our outreach staff was a vendor at the Bull City Stand Down for veterans in Durham (estimated 6,000 in attendance). We were a vendor at the NC Conference of Clerks of Superior Court in Asheville (all 100 counties represented). We were a vendor at Unity in the Community in Raleigh (500 in attendance). We were a vendor at Cedrow Resident's Association National Night Out Community Event in High Point (300 in attendance). We were a vendor at Moms @ Work Breakfast with Charlotte Parent Magazine (300 in attendance).
- Outreach staff marketed our program at 22 community colleges, colleges and universities across the state. They were also a vendor at Rowan-Cabarrus Community College Resource Fair in Salisbury, where 350 homeowners were in attendance.
- Outreach staff visited 13 branch offices of community banks and credit unions, 8 Joblink Centers, 17 Department of Social Services offices and 45 state, local and federal government offices throughout the state to insure that information regarding our programs are 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: October 2013

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1,286	13,823
	Number of Unique Borrowers Denied Assistance	291	4,149
	Number of Unique Borrowers Withdrawn from Program	222	2,941
	Number of Unique Borrowers in Process	974	N/A
	Total Number of Unique Borrower Applicants	2,773	21,887
Program Expenditures (\$)			
	Total Assistance Provided to Date	25,962,313	194,184,465
	Total Spent on Administrative Support, Outreach, and Counseling	2,028,678	36,637,199
Borrower Income (\$)			
	Above \$90,000	1%	1%
	\$70,000- \$89,000	3%	3%
	\$50,000- \$69,000	10%	9%
	Below \$50,000	86%	87%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	4%	3%
	110%- 119%	1%	1%
	100%- 109%	2%	2%
	90%- 99%	3%	3%
	80%- 89%	5%	4%
	Below 80%	85%	87%
Geographic Breakdown (by county)			
	Alamance	23	203
	Alexander	4	63
	Alleghany	1	23
	Anson	-	18
	Ashe	5	67
	Avery	3	46
	Beaufort	2	56
	Bertie	5	28
	Bladen	5	32
	Brunswick	15	115
	Buncombe	31	264
	Burke	12	148
	Cabarrus	40	406
	Caldwell	8	167
	Camden	2	23
	Carteret	3	34
	Caswell	2	33
	Catawba	27	394
	Chatham	6	64
	Cherokee	2	27
	Chowan	1	15
	Clay	-	15
	Cleveland	25	157
	Columbus	4	41
	Craven	8	74
	Cumberland	38	242
	Currituck	2	31
	Dare	3	61
	Davidson	18	214
	Davie	5	60
	Duplin	4	31
	Durham	47	502
	Edgecombe	11	76
	Forsyth	46	651
	Franklin	14	99
	Gaston	28	366
	Gates	3	14
	Graham	1	10
	Granville	9	68
	Greene	2	11
	Guilford	96	934
	Halifax	9	67

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Harnett	13	128
	Haywood	6	70
	Henderson	6	92
	Hertford	7	31
	Hoke	5	33
	Hyde	1	1
	Iredell	13	265
	Jackson	1	16
	Johnston	22	303
	Jones	-	7
	Lee	10	67
	Lenoir	4	39
	Lincoln	14	165
	Macon	3	44
	Madison	2	17
	Martin	1	17
	McDowell	5	42
	Mecklenburg	181	2,145
	Mitchell	2	27
	Montgomery	-	13
	Moore	5	48
	Nash	17	145
	New Hanover	23	192
	Northampton	1	24
	Onslow	11	59
	Orange	6	89
	Pamlico	1	6
	Pasquotank	8	62
	Pender	7	63
	Perquimans	1	25
	Person	2	44
	Pitt	12	145
	Polk	3	25
	Randolph	23	210
	Richmond	6	27
	Robeson	10	87
	Rockingham	13	103
	Rowan	20	221
	Rutherford	15	138
	Sampson	2	37
	Scotland	5	35
	Stanly	5	80
	Stokes	6	74
	Surry	8	87
	Swain	1	13
	Transylvania	1	16
	Tyrrell	1	2
	Union	28	393
	Vance	3	28
	Wake	150	1,443
	Warren	-	16
	Washington	1	16
	Watauga	2	86
	Wayne	9	62
	Wilkes	7	109
	Wilson	5	75
	Yadkin	2	43
	Yancey	-	23

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race¹			
American Indian or Alaskan Native		12	135
Asian		19	208
Black or African American		470	4,766
Native Hawaiian or other Pacific Islander		2	28
White		657	7,495
Information Not Provided by Borrower		130	1,272
Ethnicity			
Hispanic or Latino		45	474
Not Hispanic or Latino		1,111	12,077
Information Not Provided by Borrower		130	1,272
Sex			
Male		519	5,852
Female		637	6,700
Information Not Provided by Borrower		130	1,271
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native		5	67
Asian		11	144
Black or African American		179	1,732
Native Hawaiian or other Pacific Islander		1	16
White		351	4,009
Information Not Provided by Borrower		81	846
Ethnicity			
Hispanic or Latino		28	321
Not Hispanic or Latino		517	5,614
Information Not Provided by Borrower		81	849
Sex			
Male		183	1,971
Female		362	3,968
Information Not Provided by Borrower		81	846
Hardship			
Unemployment		1,071	11,669
Underemployment		135	1,547
Divorce		27	166
Medical Condition		43	351
Death		10	90
Other		-	-
Current Loan to Value Ratio (LTV)			
<100%		77%	77%
100%-109%		7%	13%
110%-120%		10%	7%
>120%		6%	3%
Current Combined Loan to Value Ratio (CLTV)			
<100%		73%	71%
100%-119%		16%	24%
120%-139%		9%	4%
140%-159%		1%	1%
>=160%		1%	0%
Delinquency Status (%)			
Current		39%	41%
30+		13%	10%
60+		9%	7%
90+		39%	42%
Household Size			
1		326	3,649
2		367	4,008
3		266	2,614
4		191	2,138
5+		136	1,414

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 Borrowers Receiving Assistance		79	4,025
% of Total Number of Applications		35%	49%
<i>Denied</i>			
Number of Borrowers Denied		44	2,414
% of Total Number of Applications		20%	30%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		22	1,669
% of Total Number of Applications		10%	20%
<i>In Process</i>			
Number of Borrowers In Process		78	N/A
% of Total Number of Applications		35%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		223	8,186
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	20
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		861	872
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		125	186
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		112,897	112,013
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		19,160	23,782
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	14
Median Assistance Amount		18,112	13,908
Assistance Characteristics			
Assistance Provided to Date		1,303,067	58,473,636
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
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		74	105
<i>Current</i>			
Number		9	1,440
%		11%	36%
<i>Delinquent (30+)</i>			
Number		6	328
%		8%	8%
<i>Delinquent (60+)</i>			
Number		7	220
%		9%	5%
<i>Delinquent (90+)</i>			
Number		57	2037
%		72%	51%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program -MPP1			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HFA Program (Program Completion/ Transition or Alternative Outcomes)	166	3762
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	30	62
	%	14%	2%
<i>Cancelled</i>			
	Number	0	1
	%	0%	0%
<i>Deed in Lieu</i>			
	Number	1	6
	%	0%	0%
<i>Short Sale</i>			
	Number	10	33
	%	5%	1%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	1
	%	0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	1	281
	%	0%	4%
<i>Reinstatement/Current/Payoff</i>			
	Number	33	508
	%	18%	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	91	2,870
	%	63%	80%
Homeownership Retention²			
	Six Months Number	N/A	3,854
	Six Months %	N/A	99%
	Twelve Months Number	N/A	3,751
	Twelve Months %	N/A	99%
	Twenty-four Months Number	N/A	2,123
	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
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1,207	9,782
% of Total Number of Applications		46%	62%
<i>Denied</i>			
Number of Borrowers Denied		265	2,466
% of Total Number of Applications		10%	15%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		246	2,638
% of Total Number of Applications		10%	17%
<i>In Process</i>			
Number of Borrowers In Process		895	N/A
% of Total Number of Applications		34%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2,613	15,781
Number of Borrowers Participating in Other HFA HFA Programs or Program Components		8	48
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		869	868
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		200	196
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		108,096	109,504
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		24,086	24,753
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	13
Median Assistance Amount		18,976	18,259
Assistance Characteristics			
Assistance Provided to Date		24,442,584	134,137,266
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		68	72
<i>Current</i>			
Number		497	4,171
%		41%	43%
<i>Delinquent (30+)</i>			
Number		157	1,063
%		13%	11%
<i>Delinquent (60+)</i>			
Number		105	810
%		9%	8%
<i>Delinquent (90+)</i>			
Number		448	3,738
%		37%	38%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HFA Program (Program Completion/Transition or Alternative Outcomes)	1,195	3,504
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	3	10
	%	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	3	10
	%	0%	0%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	2
	%	0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	48	217
	%	4%	6%
<i>Reinstatement/Current/Payoff</i>			
	Number	117	819
	%	10%	24%
<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	1,024	2,443
	%	85%	70%
Homeownership Retention²			
	Six Months Number	N/A	7,226
	Six Months %	N/A	99%
	Twelve Months Number	N/A	4,643
	Twelve Months %	N/A	99%
	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
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		12	82
% of Total Number of Applications		57%	57%
<i>Denied</i>			
Number of Borrowers Denied		2	35
% of Total Number of Applications		9%	24%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		2	23
% of Total Number of Applications		10%	16%
<i>In Process</i>			
Number of Borrowers In Process		5	N/A
% of Total Number of Applications		24%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		21	145
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		10	64
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		829	823
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		254	252
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		102,086	100,405
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		18,821	21,180
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		3,693	107,811
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		21,728	19,525
Assistance Characteristics			
Assistance Provided to Date		216,662	1,573,563
Total Lender/Servicer Assistance Amount		3,693	107,811
Borrowers Receiving Lender/Servicer Match (%)		25%	20%
Median Lender/Servicer Assistance per Borrower		1,140	3,803
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		95	112
<i>Current</i>			
Number		4	16
%		33%	20%
<i>Delinquent (30+)</i>			
Number		0	4
%		0%	5%
<i>Delinquent (60+)</i>			
Number		2	6
%		17%	7%
<i>Delinquent (90+)</i>			
Number		6	56
%		50%	68%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Second Mortgage Refinance Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HFA Program (Program Completion/ Transition or Alternative Outcomes)	10	75
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	10	75
	%	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	60
	Six Months %	N/A	100%
	Twelve Months Number	N/A	42
	Twelve Months %	N/A	100%
	Twenty-four Months Number	N/A	1
	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 Principal Reduction Recast Program

		QTD	Cumulative
Program Intake/Evaluation			
<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
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		0	0
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/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		0%	0%
Median Lender/Servicer 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%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)		0	0

North Carolina

HFA Performance Data Reporting- Program Performance Principal Reduction Recast Program

		QTD	Cumulative
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	N/A	N/A
	%	N/A	N/A
<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%
	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 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).
Program Expenditures		
Total Assistance Provided to Date		Total amount of assistance disbursed to the lender/servicer on behalf of the borrower.
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.
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.
Geographic Breakdown (by County)		
All Categories		Number of aggregate borrowers assisted in each county listed.
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.
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.
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.
Delinquency Status (%)		
All Categories		Delinquency status at the time of assistance.
Household Size		
All Categories		Household size at the time of assistance.
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 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 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 borrowers 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 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		Cumulative 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). 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 borrowers.
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 borrowers current at the time assistance is received.
%		Percent 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.
%		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 borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers 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.
%		Percent of 90+ days delinquent borrowers 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 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 borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<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 compared to all borrowers reflected in alternative outcomes and program completion/transition.
<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.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<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.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%		Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number		Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%		Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>		
Number		Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%		Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%		Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>		
Number		Number of borrowers 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 compared to all borrowers reflected in alternative outcomes and program completion/transition.
Homeownership Retention ¹		
Six Months		Number of borrowers 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 borrowers 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 borrowers 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 borrowers 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 borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%		Percent of borrowers 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 borrowers assisted by the program that are unable to be verified by any available means.
%		Percent of borrowers assisted by the Program that are unable to be verified by any available means.
¹ Borrower still owns home * Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)		