



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

Rhode Island			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	309	2697
	Number of Unique Borrowers Denied Assistance	178	1223
	Number of Unique Borrowers Withdrawn from Program	30	300
	Number of Unique Borrowers in Process	819	N/A
	Total Number of Unique Borrower Applicants	1336	5039
Program Expenditures (\$)			
	Total Assistance Provided to Date	7112251.44	37055068.06
	Total Spent on Administrative Support, Outreach, and Counseling	706573.75	6453768.52
Borrower Income (\$)			
	Above \$90,000	0.97%	0.59%
	\$70,000- \$89,000	4.21%	3.89%
	\$50,000- \$69,000	12.30%	13.20%
	Below \$50,000	82.52%	82.31%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1.62%	0.85%
	110%- 119%	0.65%	0.74%
	100%- 109%	1.29%	2.04%
	90%- 99%	2.59%	2.52%
	80%- 89%	3.56%	3.89%
	Below 80%	90.29%	89.95%
Geographic Breakdown (by county)			
	Bristol	10	87
	Kent	49	553
	Newport	19	110
	Providence	209	1738
	Washington	22	209
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
	American Indian or Alaskan Native	3	21
	Asian	8	38
	Black or African American	22	230
	Native Hawaiian or other Pacific Islander	0	2
	White	251	2185
	Information Not Provided by Borrower	25	221
Ethnicity			
	Hispanic or Latino	43	332
	Not Hispanic or Latino	266	2365
	Information Not Provided by Borrower	0	0
Sex			
	Male	157	1398
	Female	152	1299
	Information Not Provided by Borrower	0	0
<i>Co-Borrower</i>			
Race			
	American Indian or Alaskan Native	0	6
	Asian	2	13
	Black or African American	8	61
	Native Hawaiian or other Pacific Islander	0	1
	White	99	871
	Information Not Provided by Borrower	16	94
Ethnicity			
	Hispanic or Latino	13	118
	Not Hispanic or Latino	112	928
	Information Not Provided by Borrower	0	0
Sex			
	Male	37	253
	Female	88	793
	Information Not Provided by Borrower	0	0
Hardship			
	Unemployment	207	1703
	Underemployment	32	279
	Divorce	4	49
	Medical Condition	21	257
	Death	5	43
	Other	40	366
Current Loan to Value Ratio (LTV)			
	<100%	47.90%	45.38%
	100%-109%	12.62%	9.79%
	110%-120%	9.39%	10.68%
	>120%	30.10%	34.15%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	40.13%	39.82%
	100%-119%	23.30%	20.88%
	120%-139%	20.06%	18.39%
	140%-159%	7.44%	11.53%
	>=160%	9.06%	9.38%
Delinquency Status (%)			
	Current	55.34%	47.27%
	30+	9.71%	10.16%
	60+	9.39%	11.61%
	90+	25.57%	30.96%
Household Size			
	1	94	801
	2	80	740
	3	58	476
	4	40	419
	5+	37	261

Rhode Island

HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program (LMA)

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		48	355
% of Total Number of Applications		19.75%	43.56%
<i>Denied</i>			
Number of Borrowers Denied		42	251
% of Total Number of Applications		17.28%	30.80%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		2	58
% of Total Number of Applications		0.82%	7.12%
<i>In Process</i>			
Number of Borrowers In Process		151	N/A
% of Total Number of Applications		62.14%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		243	815
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		24	80
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1489	1422.595
Median 1st Lien Housing Payment After Assistance		850	1018.35
Median 2nd Lien Housing Payment Before Assistance		84.5	107
Median 2nd Lien Housing Payment After Assistance		84.5	107
Median 1st Lien UPB Before Program Entry		174609.16	178472.79
Median 1st Lien UPB After Program Entry		174067.7	177758.83
Median 2nd Lien UPB Before Program Entry		8765	7825
Median 2nd Lien UPB After Program Entry		8765	7825
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	1
Median Assistance Amount		25000	15174.4
Assistance Characteristics			
Assistance Provided to Date		1318797.07	8053826.02
Total Lender/Servicer Assistance Amount		0	186097.79
Borrowers Receiving Lender/Servicer Match (%)		0.00%	8.73%
Median Lender/Servicer Assistance per Borrower		0	3710.46
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		155	164
<i>Current</i>			
Number		30	189
%		62.50%	53.24%
<i>Delinquent (30+)</i>			
Number		3	28
%		6.25%	7.89%
<i>Delinquent (60+)</i>			
Number		5	32
%		10.42%	9.01%
<i>Delinquent (90+)</i>			
Number		10	106
%		20.83%	29.86%

Rhode Island

HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program (LMA)

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	107	311
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	105	306
	%	98.13%	98.39%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	0	3
	%	0.00%	0.96%
<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	2	2
	%	1.87%	0.64%
Homeownership Retention²			
	Six Months Number	N/A	238
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	115
	Twelve Months %	N/A	87.12%
	Twenty-four Months Number	N/A	18
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Rhode Island

HFA Performance Data Reporting- Program Performance Temporary and Immediate Homeowner Assistance

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		46	573
% of Total Number of Applications		16.25%	48.97%
<i>Denied</i>			
Number of Borrowers Denied		40	327
% of Total Number of Applications		14.13%	27.95%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		8	81
% of Total Number of Applications		2.83%	6.92%
<i>In Process</i>			
Number of Borrowers In Process		189	N/A
% of Total Number of Applications		66.78%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		283	1170
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		11	79
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1485.82	1374.64
Median 1st Lien Housing Payment After Assistance		625	937.57
Median 2nd Lien Housing Payment Before Assistance		177	176
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		186343.3	179143
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		44679	29522
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	6
Median Assistance Amount		19000	7894.98
Assistance Characteristics			
Assistance Provided to Date		1137471.61	7030573.65
Total Lender/Servicer Assistance Amount		N/A	N/A
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		187	163
<i>Current</i>			
Number		18	190
%		39.13%	33.16%
<i>Delinquent (30+)</i>			
Number		7	64
%		15.22%	11.17%
<i>Delinquent (60+)</i>			
Number		3	86
%		6.52%	15.01%
<i>Delinquent (90+)</i>			
Number		18	233
%		39.13%	40.66%

Rhode Island

HFA Performance Data Reporting- Program Performance Temporary and Immediate Homeowner Assistance

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	31	220
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.45%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	1
	%	0.00%	0.45%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	4	18
	%	12.90%	8.18%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	5
	%	0.00%	2.27%
	<i>Reinstatement/Current/Payoff</i>		
	Number	19	141
	%	61.29%	64.09%
	<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	8	54
	%	25.81%	24.55%
Homeownership Retention²			
	Six Months Number	N/A	449
	Six Months %	N/A	98.46%
	Twelve Months Number	N/A	271
	Twelve Months %	N/A	91.55%
	Twenty-four Months Number	N/A	36
	Twenty-four Months %	N/A	92.31%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			

Rhode Island

HFA Performance Data Reporting- Program Performance Moving Forward Assistance

	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	4	64
% of Total Number of Applications	19.05%	55.65%
<i>Denied</i>		
Number of Borrowers Denied	7	31
% of Total Number of Applications	33.33%	26.96%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	1	11
% of Total Number of Applications	4.76%	9.57%
<i>In Process</i>		
Number of Borrowers In Process	9	N/A
% of Total Number of Applications	42.86%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	21	115
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	6
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	1503.9	1518
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	0	336.6
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	201494.1	199494
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	0	28275
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	2550	3019.35
Assistance Characteristics		
Assistance Provided to Date	42415.98	332726.54
Total Lender/Servicer Assistance Amount	N/A	N/A
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	328	113
<i>Current</i>		
Number	0	10
%	0.00%	15.63%
<i>Delinquent (30+)</i>		
Number	0	2
%	0.00%	3.13%
<i>Delinquent (60+)</i>		
Number	1	3
%	25.00%	4.69%
<i>Delinquent (90+)</i>		
Number	3	49
%	75.00%	76.56%

Rhode Island

HFA Performance Data Reporting- Program Performance Moving Forward Assistance

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	64
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Short Sale</i>			
	Number	4	62
	%	100.00%	96.88%
<i>Deed in Lieu</i>			
	Number	0	2
	%	0.00%	3.13%
<i>Other - Borrower Still Owns Home</i>			
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	Twenty-four Months Number	N/A	N/A
	Twenty-four Months %	N/A	N/A
	Unreachable Number	N/A	N/A
	Unreachable %	N/A	N/A

1. Includes second mortgage settlement

2. Borrower still owns home

Rhode Island

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance - Unemployed Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		231	1878
% of Total Number of Applications		28.10%	59.41%
<i>Denied</i>			
Number of Borrowers Denied		94	636
% of Total Number of Applications		11.44%	20.12%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		24	174
% of Total Number of Applications		2.92%	5.50%
<i>In Process</i>			
Number of Borrowers In Process		473	N/A
% of Total Number of Applications		57.54%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		822	3161
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		53	97
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1422.11	1441.82
Median 1st Lien Housing Payment After Assistance		199.79	741.66
Median 2nd Lien Housing Payment Before Assistance		229.48	225
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		172864.75	178458.13
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		33871.5	28828
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	10
Median Assistance Amount		16520.64	8502.1
Assistance Characteristics			
Assistance Provided to Date		4638566.78	21396060.7
Total Lender/Service Assistance Amount		N/A	N/A
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		157	171
<i>Current</i>			
Number		131	953
%		56.71%	50.75%
<i>Delinquent (30+)</i>			
Number		22	194
%		9.52%	10.33%
<i>Delinquent (60+)</i>			
Number		22	219
%		9.52%	11.66%
<i>Delinquent (90+)</i>			
Number		56	512
%		24.24%	27.26%

Rhode Island

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance - Unemployed Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	79	364
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	1
	%	0.00%	0.27%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	1	3
	%	1.27%	0.82%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	12	33
	%	15.19%	9.07%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	2	57
	%	2.53%	15.66%
<i>Reinstatement/Current/Payoff</i>			
	Number	28	92
	%	35.44%	25.27%
<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	36	178
	%	45.57%	48.90%
Homeownership Retention²			
	Six Months Number	N/A	1394
	Six Months %	N/A	98.80%
	Twelve Months Number	N/A	874
	Twelve Months %	N/A	92.78%
	Twenty-four Months Number	N/A	136
	Twenty-four Months %	N/A	90.07%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Rhode Island			
HHF Performance Data Reporting- Program Performance Principal Reduction Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		0	14
% of Total Number of Applications		0.00%	37.84%
<i>Denied</i>			
Number of Borrowers Denied		5	9
% of Total Number of Applications		27.78%	24.32%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1	2
% of Total Number of Applications		5.56%	5.41%
<i>In Process</i>			
Number of Borrowers In Process		12	N/A
% of Total Number of Applications		66.67%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		18	37
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	1
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		0	1606.45
Median 1st Lien Housing Payment After Assistance		0	1177.8
Median 2nd Lien Housing Payment Before Assistance		0	358
Median 2nd Lien Housing Payment After Assistance	N/A	N/A	
Median 1st Lien UPB Before Program Entry		0	230030.81
Median 1st Lien UPB After Program Entry		0	177846.34
Median 2nd Lien UPB Before Program Entry		0	48946
Median 2nd Lien UPB After Program Entry	N/A	N/A	
Median Principal Forgiveness ¹		0	37353.6
Median Length of Time Borrower Receives Assistance	N/A	N/A	
Median Assistance Amount		0	17662.31
Assistance Characteristics			
Assistance Provided to Date		-25000	241881.15
Total Lender/Servicer Assistance Amount		0	332290.7
Borrowers Receiving Lender/Servicer Match (%)		0.00%	100.00%
Median Lender/Servicer Assistance per Borrower		0	18030.06
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		0	207
<i>Current</i>			
Number		0	8
%		0.00%	57.14%
<i>Delinquent (30+)</i>			
Number		0	1
%		0.00%	7.14%
<i>Delinquent (60+)</i>			
Number		0	2
%		0.00%	14.29%
<i>Delinquent (90+)</i>			
Number		0	3
%		0.00%	21.43%

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	14
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	14
	%	0.00%	100.00%
	<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
	%	0.00%	0.00%
	<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
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	11
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			
Notes: As of Q4 2012 PR program is reported as actual disbursements. The number of loans approved was overstated by 2 in the previous period. The -\$25,000 value reported QTD reflects funds returned from the servicer subsequent to a reconciliation.			

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

Hardship

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

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

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

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

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

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

Program Intake/Evaluation

<i>Approved</i>	
Number of 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 decisioned 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 decisioned 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 paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Median amount of assistance (\$).
Assistance Characteristics		
Assistance Provided		assistance).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of households 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in foreclosure.
<i>Cancelled</i>		
Number		Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
Number		Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>		
Number		Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in short sale.
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%		Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number		Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%		Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>		

Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
Short Sale	
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.
Deed in Lieu	
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
Other - Borrower Still Owns Home	
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 Retention¹

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)