



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: April 2016**

| Rhode Island   |   |          |              |
|--|---|----------|--------------|
| HFA Performance Data Reporting- Borrower Characteristics |   |          |              |
|  |   | QTD      | Cumulative   |
| 1  | <b>Unique Borrower Count</b>                                    |          |              |
| 2  | Number of Unique Borrowers Receiving Assistance                 | 0        | 3075         |
| 3  | Number of Unique Borrowers Denied Assistance                    | 0        | 1425         |
| 4  | Number of Unique Borrowers Withdrawn from Program               | 0        | 333          |
| 5  | Number of Unique Borrowers in Process                           | 0        | N/A          |
| 6  | Total Number of Unique Borrower Applicants                      | 0        | 4833         |
| 7  | <b>Program Expenditures (\$)</b>                                |          |              |
| 8  | Total Assistance Provided to Date                               | \$88,307 | \$64,701,045 |
| 9  | Total Spent on Administrative Support, Outreach, and Counseling | \$98,992 | \$8,796,084  |
| 10   | <b>Borrower Income (\$)</b>                                     |          |              |
| 11   | Above \$90,000  | 0.00%    | 0.62%        |
| 12   | \$70,000- \$89,000  | 0.00%    | 3.71%        |
| 13   | \$50,000- \$69,000  | 0.00%    | 13.40%       |
| 14   | Below \$50,000  | 0.00%    | 82.28%       |
| 15   | <b>Borrower Income as Percent of Area Median Income (AMI)</b>   |          |              |
| 16   | Above 120%  | 0.00%    | 0.85%        |
| 17   | 110%- 119%  | 0.00%    | 0.78%        |
| 18   | 100%- 109%  | 0.00%    | 1.89%        |
| 19   | 90%- 99%  | 0.00%    | 2.60%        |
| 20   | 80%- 89%  | 0.00%    | 3.80%        |
| 21   | Below 80%   | 0.00%    | 90.08%       |
| 22   | <b>Geographic Breakdown (by county)</b>                         |          |              |
| 23   | Bristol   | 0        | 99           |
| 24   | Kent  | 0        | 635          |
| 25   | Newport   | 0        | 125          |
| 26   | Providence  | 0        | 1974         |
| 27   | Washington  | 0        | 242          |
| 28   | <b>Home Mortgage Disclosure Act (HMDA)</b>                      |          |              |
| 29   | <i>Borrower</i>   |          |              |
| 30   | <b>Race</b>   |          |              |
| 31   | American Indian or Alaskan Native                               | 0        | 22           |
| 32   | Asian   | 0        | 40           |
| 33   | Black or African American                                       | 0        | 268          |
| 34   | Native Hawaiian or other Pacific Islander                       | 0        | 3            |
| 35   | White   | 0        | 2476         |
| 36   | Information Not Provided by Borrower                            | 0        | 266          |
| 37   | <b>Ethnicity</b>  |          |              |
| 38   | Hispanic or Latino  | 0        | 374          |
| 39   | Not Hispanic or Latino  | 0        | 2701         |
| 40   | Information Not Provided by Borrower                            | 0        | 0            |
| 41   | <b>Sex</b>  |          |              |
| 42   | Male  | 0        | 1582         |
| 43   | Female  | 0        | 1493         |
| 44   | Information Not Provided by Borrower                            | 0        | 0            |
| 45   | <i>Co-Borrower</i>  |          |              |
| 46   | <b>Race</b>   |          |              |
| 47   | American Indian or Alaskan Native                               | 0        | 6            |
| 48   | Asian   | 0        | 13           |
| 49   | Black or African American                                       | 0        | 66           |
| 50   | Native Hawaiian or other Pacific Islander                       | 0        | 1            |
| 51   | White   | 0        | 972          |
| 52   | Information Not Provided by Borrower                            | 0        | 103          |
| 53   | <b>Ethnicity</b>  |          |              |
| 54   | Hispanic or Latino  | 0        | 131          |
| 55   | Not Hispanic or Latino  | 0        | 1030         |
| 56   | Information Not Provided by Borrower                            | 0        | 0            |
| 57   | <b>Sex</b>  |          |              |
| 58   | Male  | 0        | 282          |
| 59   | Female  | 0        | 879          |
| 60   | Information Not Provided by Borrower                            | 0        | 0            |
| 61   | <b>Hardship</b>   |          |              |
| 62   | Unemployment  | 0        | 1903         |
| 63   | Underemployment   | 0        | 340          |
| 64   | Divorce   | 0        | 57           |
| 65   | Medical Condition   | 0        | 298          |
| 66   | Death   | 0        | 52           |
| 67   | Other   | 0        | 425          |
| 68   | <b>Current Loan to Value Ratio (LTV)</b>                        |          |              |
| 69   | <100%   | 0.00%    | 46.15%       |
| 70   | 100%-109%   | 0.00%    | 9.79%        |
| 71   | 110%-120%   | 0.00%    | 10.34%       |
| 72   | >120%   | 0.00%    | 33.72%       |
| 73   | <b>Current Combined Loan to Value Ratio (CLTV)</b>              |          |              |
| 74   | <100%   | 0.00%    | 40.75%       |
| 75   | 100%-119%   | 0.00%    | 20.52%       |
| 76   | 120%-139%   | 0.00%    | 17.95%       |
| 77   | 140%-159%   | 0.00%    | 11.51%       |
| 78   | >=160%  | 0.00%    | 9.27%        |
| 79   | <b>Delinquency Status (%)</b>                                   |          |              |
| 80   | Current   | 0.00%    | 48.03%       |
| 81   | 30+   | 0.00%    | 9.85%        |
| 82   | 60+   | 0.00%    | 11.45%       |
| 83   | 90+   | 0.00%    | 30.67%       |
| 84   | <b>Household Size</b>   |          |              |
| 85   | 1   | 0        | 926          |
| 86   | 2   | 0        | 832          |
| 87   | 3   | 0        | 537          |
| 88   | 4   | 0        | 476          |
| 89   | 5+  | 0        | 304          |

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.

Line 2 - This does not include 0 number of borrowers receiving assistance under the Hardest Hit Fund Down Payment Assistance program. The total number of unique borrowers assisted including Down Payment Assistance is 3075.

| Rhode Island  |   |         |              |
|---|---|---------|--------------|
| HFA Performance Data Reporting- Program Performance<br>Loan Modification Assistance Program (LMA) |   |         |              |
|   |   | QTD     | Cumulative   |
| 1   | <b>Program Intake/Evaluation</b>  |         |              |
| 2   | <i>Approved</i>   |         |              |
| 3   | Number of Borrowers Receiving Assistance  | 0       | 497          |
| 4   | % of Total Number of Applications   | 0.00%   | 56.22%       |
| 5   | <i>Denied</i>   |         |              |
| 6   | Number of Borrowers Denied  | 0       | 324          |
| 7   | % of Total Number of Applications   | 0.00%   | 36.65%       |
| 8   | <i>Withdrawn</i>  |         |              |
| 9   | Number of Borrowers Withdrawn   | 0       | 63           |
| 10  | % of Total Number of Applications   | 0.00%   | 7.13%        |
| 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   | 0       | 884          |
| 16  | Number of Borrowers Participating in Other HFA HFF Programs or Program Components | 0       | 167          |
| 17  | <b>Program Characteristics</b>  |         |              |
| 18  | <b>General Characteristics</b>  |         |              |
| 19  | Median 1st Lien Housing Payment Before Assistance                                 | 0       | 1379         |
| 20  | Median 1st Lien Housing Payment After Assistance                                  | 0       | 500          |
| 21  | Median 2nd Lien Housing Payment Before Assistance                                 | 0       | 91           |
| 22  | Median 2nd Lien Housing Payment After Assistance                                  | 0       | 74           |
| 23  | Median 1st Lien UPB Before Program Entry  | 0       | 170294       |
| 24  | Median 1st Lien UPB After Program Entry   | 0       | 169772       |
| 25  | Median 2nd Lien UPB Before Program Entry  | 0       | 9391         |
| 26  | Median 2nd Lien UPB After Program Entry   | 0       | 8998         |
| 27  | Median Principal Forgiveness  | 0       | 0            |
| 28  | Median Length of Time Borrower Receives Assistance                                | N/A     | 1            |
| 29  | Median Assistance Amount  | 0       | 25000        |
| 30  | <b>Assistance Characteristics</b>   |         |              |
| 31  | Assistance Provided to Date   | \$3,862 | \$12,641,433 |
| 32  | Total Lender/Servicer Assistance Amount   | \$0     | \$186,098    |
| 33  | Borrowers Receiving Lender/Servicer Match (%)                                     | 0.00%   | 6.24%        |
| 34  | Median Lender/Servicer Assistance per Borrower                                    | \$0     | \$3,710      |
| 35  | <b>Other Characteristics</b>  |         |              |
| 36  | Median Length of Time from Initial Request to Assistance Granted                  | 0       | 143          |
| 37  | <i>Current</i>  |         |              |
| 38  | Number  | 0       | 262          |
| 39  | %   | 0.00%   | 52.72%       |
| 40  | <i>Delinquent (30+)</i>   |         |              |
| 41  | Number  | 0       | 42           |
| 42  | %   | 0.00%   | 8.45%        |
| 43  | <i>Delinquent (60+)</i>   |         |              |
| 44  | Number  | 0       | 48           |
| 45  | %   | 0.00%   | 9.66%        |
| 46  | <i>Delinquent (90+)</i>   |         |              |
| 47  | Number  | 0       | 145          |
| 48  | %   | 0.00%   | 29.18%       |

| Rhode Island  |                                       |  |       |            |
|---|---------------------------------------|--|-------|------------|
| HFA Performance Data Reporting- Program Performance<br>Loan Modification Assistance Program (LMA) |                                       |  |       |            |
|   |                                       |  | QTD   | Cumulative |
| 49  | <b>Program Outcomes</b>               |  |       |            |
| 50  |                                       | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 0     | 456        |
| 51  | <b>Alternative Outcomes</b>           |  |       |            |
| 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     | 1          |
| 63  |                                       | %  | 0.00% | 0.22%      |
| 64  | <b>Program Completion/ Transition</b> |  |       |            |
| 65  |                                       | <i>Loan Modification Program</i>   |       |            |
| 66  |                                       | Number   | 0     | 445        |
| 67  |                                       | %  | 0.00% | 97.59%     |
| 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   | 0     | 5          |
| 73  |                                       | %  | 0.00% | 1.10%      |
| 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     | 5          |
| 82  |                                       | %  | 0.00% | 1.10%      |
| 83  | <b>Homeownership Retention</b>        |  |       |            |
| 84  |                                       | Six Months Number  | N/A   | 494        |
| 85  |                                       | Six Months %   | N/A   | 99.60%     |
| 86  |                                       | Twelve Months Number   | N/A   | 478        |
| 87  |                                       | Twelve Months %  | N/A   | 97.55%     |
| 88  |                                       | Twenty-four Months Number  | N/A   | 417        |
| 89  |                                       | Twenty-four Months %   | N/A   | 93.29%     |
| 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.

# Rhode Island

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

|    |   | QTD      | Cumulative   |
|----|---|----------|--------------|
| 1  | <b>Program Intake/Evaluation</b>  |          |              |
| 2  | <i>Approved</i>   |          |              |
| 3  | Number of Borrowers Receiving Assistance  | 0        | 667          |
| 4  | % of Total Number of Applications   | 0.00%    | 57.01%       |
| 5  | <i>Denied</i>   |          |              |
| 6  | Number of Borrowers Denied  | 0        | 405          |
| 7  | % of Total Number of Applications   | 0.00%    | 34.62%       |
| 8  | <i>Withdrawn</i>  |          |              |
| 9  | Number of Borrowers Withdrawn   | 0        | 98           |
| 10 | % of Total Number of Applications   | 0.00%    | 8.38%        |
| 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   | 0        | 1170         |
| 16 | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0        | 108          |
| 17 | <b>Program Characteristics</b>  |          |              |
| 18 | <b>General Characteristics</b>  |          |              |
| 19 | Median 1st Lien Housing Payment Before Assistance                                 | 0        | 1373         |
| 20 | Median 1st Lien Housing Payment After Assistance                                  | 0        | 500          |
| 21 | Median 2nd Lien Housing Payment Before Assistance                                 | 0        | 170          |
| 22 | Median 2nd Lien Housing Payment After Assistance                                  | N/A      | N/A          |
| 23 | Median 1st Lien UPB Before Program Entry  | 0        | 175094       |
| 24 | Median 1st Lien UPB After Program Entry   | N/A      | N/A          |
| 25 | Median 2nd Lien UPB Before Program Entry  | 0        | 29012        |
| 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      | 13           |
| 29 | Median Assistance Amount  | 0        | 25000        |
| 30 | <b>Assistance Characteristics</b>   |          |              |
| 31 | Assistance Provided to Date   | \$42,889 | \$11,867,564 |
| 32 | Total Lender/Servicer Assistance Amount   | N/A      | N/A          |
| 33 | Lender/Servicer Match (%)   | N/A      | N/A          |
| 34 | Median Lender/Servicer Assistance per Borrower                                    | N/A      | N/A          |
| 35 | <b>Other Characteristics</b>  |          |              |
| 36 | Median Length of Time from Initial Request to Assistance Granted                  | 0        | 144          |
| 37 | <i>Current</i>  |          |              |
| 38 | Number  | 0        | 232          |
| 39 | %   | 0.00%    | 34.78%       |
| 40 | <i>Delinquent (30+)</i>   |          |              |
| 41 | Number  | 0        | 71           |
| 42 | %   | 0.00%    | 10.64%       |
| 43 | <i>Delinquent (60+)</i>   |          |              |
| 44 | Number  | 0        | 98           |
| 45 | %   | 0.00%    | 14.69%       |
| 46 | <i>Delinquent (90+)</i>   |          |              |
| 47 | Number  | 0        | 266          |
| 48 | %   | 0.00%    | 39.88%       |

# Rhode Island

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

|    |   | QTD     | Cumulative |
|----|---|---------|------------|
| 49 | <b>Program Outcomes</b>   |         |            |
| 50 | Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes) | 5       | 325        |
| 51 | <b>Alternative Outcomes</b>   |         |            |
| 52 | <i>Foreclosure Sale</i>   |         |            |
| 53 | Number  | 0       | 1          |
| 54 | %   | 0.00%   | 0.31%      |
| 55 | <i>Cancelled</i>  |         |            |
| 56 | Number  | 0       | 0          |
| 57 | %   | 0.00%   | 0.00%      |
| 58 | <i>Deed in Lieu</i>   |         |            |
| 59 | Number  | 0       | 1          |
| 60 | %   | 0.00%   | 0.31%      |
| 61 | <i>Short Sale</i>   |         |            |
| 62 | Number  | 0       | 3          |
| 63 | %   | 0.00%   | 0.92%      |
| 64 | <b>Program Completion/ Transition</b>   |         |            |
| 65 | <i>Loan Modification Program</i>  |         |            |
| 66 | Number  | 0       | 44         |
| 67 | %   | 0.00%   | 13.54%     |
| 68 | <i>Re-employed/ Regain Appropriate Employment Level</i>   |         |            |
| 69 | Number  | 0       | 6          |
| 70 | %   | 0.00%   | 1.85%      |
| 71 | <i>Reinstatement/Current/Payoff</i>   |         |            |
| 72 | Number  | 0       | 170        |
| 73 | %   | 0.00%   | 52.31%     |
| 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  | 5       | 100        |
| 82 | %   | 100.00% | 30.77%     |
| 83 | <b>Homeownership Retention</b>  |         |            |
| 84 | Six Months Number   | N/A     | 663        |
| 85 | Six Months %  | N/A     | 99.40%     |
| 86 | Twelve Months Number  | N/A     | 649        |
| 87 | Twelve Months %   | N/A     | 97.30%     |
| 88 | Twenty-four Months Number   | N/A     | 614        |
| 89 | Twenty-four Months %  | N/A     | 92.75%     |
| 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.

# Rhode Island

## HFA Performance Data Reporting- Program Performance Moving Forward Assistance

|    |   | QTD   | Cumulative       |
|----|---|-------|------------------|
| 1  | <b>Program Intake/Evaluation</b>  |       |                  |
| 2  | <i>Approved</i>   |       |                  |
| 3  | Number of Borrowers Receiving Assistance  | 0     | 65               |
| 4  | % of Total Number of Applications   | 0.00% | 55.56%           |
| 5  | <i>Denied</i>   |       |                  |
| 6  | Number of Borrowers Denied  | 0     | 40               |
| 7  | % of Total Number of Applications   | 0.00% | 34.19%           |
| 8  | <i>Withdrawn</i>  |       |                  |
| 9  | Number of Borrowers Withdrawn   | 0     | 12               |
| 10 | % of Total Number of Applications   | 0.00% | 10.26%           |
| 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   | 0     | 117              |
| 16 | Number of Borrowers Participating in Other HFA HHF Programs or Program Components               | 0     | 6                |
| 17 | <b>Program Characteristics</b>  |       |                  |
| 18 | <b>General Characteristics</b>  |       |                  |
| 19 | Median 1st Lien Housing Payment Before Assistance   | 0     | 1525             |
| 20 | Median 1st Lien Housing Payment After Assistance  | N/A   | N/A              |
| 21 | Median 2nd Lien Housing Payment Before Assistance   | 0     | 337              |
| 22 | Median 2nd Lien Housing Payment After Assistance  | N/A   | N/A              |
| 23 | Median 1st Lien UPB Before Program Entry  | 0     | 199847           |
| 24 | Median 1st Lien UPB After Program Entry   | N/A   | N/A              |
| 25 | Median 2nd Lien UPB Before Program Entry  | 0     | 2827             |
| 26 | Median 2nd Lien UPB After Program Entry   | N/A   | N/A              |
| 27 | Median Principal Forgiveness <sup>1</sup>   | N/A   | N/A              |
| 28 | Median Length of Time Borrower Receives Assistance  | N/A   | N/A              |
| 29 | Median Assistance Amount  | 0     | 3807             |
| 30 | <b>Assistance Characteristics</b>   |       |                  |
| 31 | Assistance Provided to Date   | \$0   | <b>\$340,227</b> |
| 32 | Total Lender/Servicer Assistance Amount   | N/A   | N/A              |
| 33 | Lender/Servicer Match (%)   | N/A   | N/A              |
| 34 | Median Lender/Servicer Assistance per Borrower  | N/A   | N/A              |
| 35 | <b>Other Characteristics</b>  |       |                  |
| 36 | Median Length of Time from Initial Request to Assistance Granted                                | 0     | 118              |
| 37 | <i>Current</i>  |       |                  |
| 38 | Number  | 0     | 10               |
| 39 | %   | 0.00% | 15.38%           |
| 40 | <i>Delinquent (30+)</i>   |       |                  |
| 41 | Number  | 0     | 2                |
| 42 | %   | 0.00% | 3.08%            |
| 43 | <i>Delinquent (60+)</i>   |       |                  |
| 44 | Number  | 0     | 3                |
| 45 | %   | 0.00% | 4.62%            |
| 46 | <i>Delinquent (90+)</i>   |       |                  |
| 47 | Number  | 0     | 50               |
| 48 | %   | 0.00% | 76.92%           |
| 49 | <b>Program Outcomes</b>   |       |                  |
| 50 | Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes) | 0     | 65               |

# Rhode Island

## HFA Performance Data Reporting- Program Performance Moving Forward Assistance

|    |   | QTD   | Cumulative |
|----|---|-------|------------|
| 51 | <b>Alternative Outcomes</b>                             |       |            |
| 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  | N/A   | N/A        |
| 60 | %   | N/A   | N/A        |
| 61 | <i>Short Sale</i>                                       |       |            |
| 62 | Number  | N/A   | N/A        |
| 63 | %   | N/A   | N/A        |
| 64 | <b>Program Completion/ Transition</b>                   |       |            |
| 65 | <i>Loan Modification Program</i>                        |       |            |
| 66 | Number  | N/A   | N/A        |
| 67 | %   | N/A   | N/A        |
| 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  | N/A   | N/A        |
| 73 | %   | N/A   | N/A        |
| 74 | <i>Short Sale</i>                                       |       |            |
| 75 | Number  | 0     | 63         |
| 76 | %   | 0.00% | 96.92%     |
| 77 | <i>Deed in Lieu</i>                                     |       |            |
| 78 | Number  | 0     | 2          |
| 79 | %   | 0.00% | 3.08%      |
| 80 | <i>Other - Borrower Still Owns Home</i>                 |       |            |
| 81 | Number  | N/A   | N/A        |
| 82 | %   | N/A   | N/A        |
| 83 | <b>Homeownership Retention<sup>2</sup></b>              |       |            |
| 84 | Six Months Number                                       | N/A   | N/A        |
| 85 | Six Months %  | N/A   | N/A        |
| 86 | Twelve Months Number                                    | N/A   | N/A        |
| 87 | Twelve Months %   | N/A   | N/A        |
| 88 | Twenty-four Months Number                               | N/A   | N/A        |
| 89 | Twenty-four Months %                                    | N/A   | N/A        |
| 90 | Unreachable Number                                      | N/A   | N/A        |
| 91 | Unreachable %   | N/A   | N/A        |

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



# Rhode Island

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

|                                   |   | QTD      | Cumulative   |
|-----------------------------------|---|----------|--------------|
| <b>Program Intake/Evaluation</b>  |   |          |              |
| <i>Approved</i>                   |   |          |              |
|                                   | Number of Borrowers Receiving Assistance  | 0        | 2112         |
|                                   | % of Total Number of Applications   | 0.00%    | 67.18%       |
| <i>Denied</i>                     |   |          |              |
|                                   | Number of Borrowers Denied  | 0        | 808          |
|                                   | % of Total Number of Applications   | 0.00%    | 25.73%       |
| <i>Withdrawn</i>                  |   |          |              |
|                                   | Number of Borrowers Withdrawn   | 0        | 223          |
|                                   | % of Total Number of Applications   | 0.00%    | 7.09%        |
| <i>In Process</i>                 |   |          |              |
|                                   | Number of Borrowers In Process  | 0        | N/A          |
|                                   | % of Total Number of Applications   | 0.00%    | N/A          |
| <i>Total</i>                      |   |          |              |
|                                   | Total Number of Borrowers Applied   | 0        | 3143         |
|                                   | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0        | 164          |
| <b>Program Characteristics</b>    |   |          |              |
| <b>General Characteristics</b>    |   |          |              |
|                                   | Median 1st Lien Housing Payment Before Assistance                                 | 0        | 1438         |
|                                   | Median 1st Lien Housing Payment After Assistance                                  | 0        | 740          |
|                                   | Median 2nd Lien Housing Payment Before Assistance                                 | 0        | 225          |
|                                   | Median 2nd Lien Housing Payment After Assistance                                  | N/A      | N/A          |
|                                   | Median 1st Lien UPB Before Program Entry  | 0        | 177670       |
|                                   | Median 1st Lien UPB After Program Entry   | N/A      | N/A          |
|                                   | Median 2nd Lien UPB Before Program Entry  | 0        | 28731        |
|                                   | Median 2nd Lien UPB After Program Entry   | N/A      | N/A          |
|                                   | Median Principal Forgiveness  | 0        | 0            |
|                                   | Median Length of time Borrower Receives Assistance                                | N/A      | 18           |
|                                   | Median Assistance Amount  | 0        | 25000        |
| <b>Assistance Characteristics</b> |   |          |              |
|                                   | Assistance Provided to Date   | \$41,556 | \$39,283,612 |
|                                   | 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          |
| <b>Other Characteristics</b>      |   |          |              |
|                                   | Median Length of Time from Initial Request to Assistance Granted                  | 0        | 181          |
| <i>Current</i>                    |   |          |              |
|                                   | Number  | 0        | 1091         |
|                                   | %   | 0.00%    | 51.66%       |
| <i>Delinquent (30+)</i>           |   |          |              |
|                                   | Number  | 0        | 214          |
|                                   | %   | 0.00%    | 10.13%       |
| <i>Delinquent (60+)</i>           |   |          |              |
|                                   | Number  | 0        | 238          |
|                                   | %   | 0.00%    | 11.27%       |
| <i>Delinquent (90+)</i>           |   |          |              |
|                                   | Number  | 0        | 569          |
|                                   | %   | 0.00%    | 26.94%       |

# Rhode Island

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

|    |   | QTD     | Cumulative |
|----|---|---------|------------|
| 49 | <b>Program Outcomes</b>   |         |            |
| 50 | Borrowers No Longer in the HFA Program (Program Completion/ Transition or Alternative Outcomes) | 1       | 837        |
| 51 | <b>Alternative Outcomes</b>   |         |            |
| 52 | <i>Foreclosure Sale</i>   |         |            |
| 53 | Number  | 0       | 11         |
| 54 | %   | 0.00%   | 1.31%      |
| 55 | <i>Cancelled</i>  |         |            |
| 56 | Number  | 0       | 0          |
| 57 | %   | 0.00%   | 0.00%      |
| 58 | <i>Deed in Lieu</i>   |         |            |
| 59 | Number  | 0       | 6          |
| 60 | %   | 0.00%   | 0.72%      |
| 61 | <i>Short Sale</i>   |         |            |
| 62 | Number  | 0       | 22         |
| 63 | %   | 0.00%   | 2.63%      |
| 64 | <b>Program Completion/ Transition</b>   |         |            |
| 65 | <i>Loan Modification Program</i>  |         |            |
| 66 | Number  | 0       | 115        |
| 67 | %   | 0.00%   | 13.74%     |
| 68 | <i>Re-employed/ Regain Appropriate Employment Level</i>   |         |            |
| 69 | Number  | 0       | 77         |
| 70 | %   | 0.00%   | 9.20%      |
| 71 | <i>Reinstatement/Current/Payoff</i>   |         |            |
| 72 | Number  | 1       | 195        |
| 73 | %   | 100.00% | 23.30%     |
| 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       | 411        |
| 82 | %   | 0.00%   | 49.10%     |
| 83 | <b>Homeownership Retention</b>  |         |            |
| 84 | Six Months Number   | N/A     | 2104       |
| 85 | Six Months %  | N/A     | 99.62%     |
| 86 | Twelve Months Number  | N/A     | 2080       |
| 87 | Twelve Months %   | N/A     | 98.48%     |
| 88 | Twenty-four Months Number   | N/A     | 1996       |
| 89 | Twenty-four Months %  | N/A     | 94.51%     |
| 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.

| <b>Rhode Island</b>  |   |            |                    |
|--|---|------------|--------------------|
| <b>HHF Performance Data Reporting- Program Performance</b> |   |            |                    |
| <b>Principal Reduction Program</b>                         |   |            |                    |
|  |   | <b>QTD</b> | <b>Cumulative</b>  |
| 1  | <b>Program Intake/Evaluation</b>  |            |                    |
| 2  | <i>Approved</i>   |            |                    |
| 3  | Number of Borrowers Receiving Assistance  | 0          | 28                 |
| 4  | % of Total Number of Applications   | 0.00%      | 66.67%             |
| 5  | <i>Denied</i>   |            |                    |
| 6  | Number of Borrowers Denied  | 0          | 10                 |
| 7  | % of Total Number of Applications   | 0.00%      | 23.81%             |
| 8  | <i>Withdrawn</i>  |            |                    |
| 9  | Number of Borrowers Withdrawn   | 0          | 4                  |
| 10   | % of Total Number of Applications   | 0.00%      | 9.52%              |
| 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   | 0          | 42                 |
| 16   | Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0          | 2                  |
| 17   | <b>Program Characteristics</b>  |            |                    |
| 18   | <b>General Characteristics</b>  |            |                    |
| 19   | Median 1st Lien Housing Payment Before Assistance                                 | 0          | 1553               |
| 20   | Median 1st Lien Housing Payment After Assistance                                  | 0          | 1113               |
| 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  | 0          | 245042             |
| 24   | Median 1st Lien UPB After Program Entry   | 0          | 177598             |
| 25   | Median 2nd Lien UPB Before Program Entry  | 0          | 50341              |
| 26   | Median 2nd Lien UPB After Program Entry   | N/A        | N/A                |
| 27   | Median Principal Forgiveness <sup>1</sup>   | 0          | 59123              |
| 28   | Median Length of Time Borrower Receives Assistance                                | N/A        | N/A                |
| 29   | Median Assistance Amount  | 0          | 25000              |
| 30   | <b>Assistance Characteristics</b>   |            |                    |
| 31   | Assistance Provided to Date   | \$0        | <b>\$568,211</b>   |
| 32   | Total Lender/Service Assistance Amount  | \$0        | <b>\$1,250,041</b> |
| 33   | Borrowers Receiving Lender/Service Match (%)                                      | 0.00%      | 100.00%            |
| 34   | Median Lender/Service Assistance per Borrower                                     | \$0        | \$34,123           |
| 35   | <b>Other Characteristics</b>  |            |                    |
| 36   | Median Length of Time from Initial Request to Assistance Granted                  | 0          | 223                |
| 37   | <i>Current</i>  |            |                    |
| 38   | Number  | 0          | 14                 |
| 39   | %   | 0.00%      | 50.00%             |
| 40   | <i>Delinquent (30+)</i>   |            |                    |
| 41   | Number  | 0          | 3                  |
| 42   | %   | 0.00%      | 10.71%             |
| 43   | <i>Delinquent (60+)</i>   |            |                    |
| 44   | Number  | 0          | 3                  |
| 45   | %   | 0.00%      | 10.71%             |
| 46   | <i>Delinquent (90+)</i>   |            |                    |
| 47   | Number  | 0          | 8                  |
| 48   | %   | 0.00%      | 28.57%             |

|    |  |       |         |
|----|--|-------|---------|
| 49 | <b>Program Outcomes</b>  |       |         |
| 50 | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 0     | 28      |
| 51 | <b>Alternative Outcomes</b>  |       |         |
| 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 | <b>Program Completion/ Transition</b>  |       |         |
| 65 | <i>Loan Modification Program</i>   |       |         |
| 66 | Number   | 0     | 28      |
| 67 | %  | 0.00% | 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 | <b>Homeownership Retention<sup>2</sup></b>   |       |         |
| 84 | Six Months Number  | N/A   | 28      |
| 85 | Six Months %   | N/A   | 100.00% |
| 86 | Twelve Months Number   | N/A   | 28      |
| 87 | Twelve Months %  | N/A   | 100.00% |
| 88 | Twenty-four Months Number  | N/A   | 27      |
| 89 | Twenty-four Months %   | N/A   | 96.43%  |
| 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.

# Rhode Island

## HFA Performance Data Reporting- Program Performance Down Payment Assistance

|  |  | QTD    | Cumulative |
|--|--|--------|------------|
| <b>1 Program Intake/Evaluation</b>                               |  |        |            |
| <i>Funded</i>  |  |        |            |
| 2  | Number of Borrowers Receiving Assistance                                   | 0      | 0          |
| 3  | % of Total Number of Submissions   | 0.00%  | 0.00%      |
| 4  |  |        |            |
| <i>Denied</i>  |  |        |            |
| 5  | Number of Borrowers Denied   | 2      | 2          |
| 6  | % of Total Number of Submissions   | 4.35%  | 4.35%      |
| 7  |  |        |            |
| <i>Withdrawn</i>   |  |        |            |
| 8  | Number of Borrowers Withdrawn  | 0      | 0          |
| 9  | % of Total Number of Submissions   | 0.00%  | 0.00%      |
| 10   |  |        |            |
| <i>In Process</i>  |  |        |            |
| 11   | Number of Borrowers In Process   | 44     | N/A        |
| 12   | % of Total Number of Submissions   | 95.65% | N/A        |
| 13   |  |        |            |
| <i>Total</i>   |  |        |            |
| 14   | Total Number of Borrowers Applied  | 46     | 46         |
| 15   | Number of Borrowers that Previously Participated in Other HFA HFF Programs | 0      | 0          |
| 16   |  |        |            |
| <b>17 Program Characteristics</b>                                |  |        |            |
| <b>18 Loan Characteristics at Origination</b>                    |  |        |            |
| 19   | Median Purchase Price  | 0      | 0          |
| 20   | Median Credit Score  | 0      | 0          |
| 21   | Median DTI   | 0%     | 0%         |
| 22   |  |        |            |
| <b>22 Assistance Characteristics</b>                             |  |        |            |
| 23   | Assistance Provided to Date  | \$0    | \$0        |
| 24   |  |        |            |
| <b>24 Borrower Characteristics</b>                               |  |        |            |
| <b>25 Borrower Income (\$)</b>                                   |  |        |            |
| 26   | Above \$90,000   | 0.00%  | 0.00%      |
| 27   | \$70,000- \$89,000   | 0.00%  | 0.00%      |
| 28   | \$50,000- \$69,000   | 0.00%  | 0.00%      |
| 29   | Below \$50,000   | 0.00%  | 0.00%      |
| 30   |  |        |            |
| <b>30 Borrower Income as Percent of Area Median Income (AMI)</b> |  |        |            |
| 31   | Above 120%   | 0.00%  | 0.00%      |
| 32   | 110%- 119%   | 0.00%  | 0.00%      |
| 33   | 100%- 109%   | 0.00%  | 0.00%      |
| 34   | 90%- 99%   | 0.00%  | 0.00%      |
| 35   | 80%- 89%   | 0.00%  | 0.00%      |
| 36   | Below 80%  | 0.00%  | 0.00%      |
| 37   |  |        |            |
| <b>Home Mortgage Disclosure Act (HMDA)</b>                       |  |        |            |

# Rhode Island

## HFA Performance Data Reporting- Program Performance Down Payment Assistance

|    |  | QTD | Cumulative |
|----|--|-----|------------|
|    | <b>Borrower</b>                                |     |            |
|    | <b>Race</b>                                    |     |            |
| 38 | American Indian or Alaskan Native              | 0   | 0          |
| 39 | Asian  | 0   | 0          |
| 40 | Black or African American                      | 0   | 0          |
| 41 | Native Hawaiian or other Pacific Islander      | 0   | 0          |
| 42 | White  | 0   | 0          |
| 43 | Information not provided by borrower           | 0   | 0          |
| 44 |  |     |            |
| 45 | Hispanic or Latino                             | 0   | 0          |
| 46 | Not Hispanic or Latino                         | 0   | 0          |
| 47 | Information not provided by borrower           | 0   | 0          |
| 48 |  |     |            |
| 49 | <b>Sex</b>                                     |     |            |
| 50 | Male   | 0   | 0          |
| 51 | Female   | 0   | 0          |
| 52 | Information not provided by borrower           | 0   | 0          |
| 53 |  |     |            |
| 54 | <b>Co-Borrower</b>                             |     |            |
| 55 | <b>Race</b>                                    |     |            |
| 56 | American Indian or Alaskan Native              | 0   | 0          |
| 57 | Asian  | 0   | 0          |
| 58 | Black or African American                      | 0   | 0          |
| 59 | Native Hawaiian or other Pacific Islander      | 0   | 0          |
| 60 | White  | 0   | 0          |
| 61 | Information not provided by borrower           | 0   | 0          |
| 62 |  |     |            |
| 63 | <b>Ethnicity</b>                               |     |            |
| 64 | Hispanic or Latino                             | 0   | 0          |
| 65 | Not Hispanic or Latino                         | 0   | 0          |
| 66 | Information not provided by borrower           | 0   | 0          |
| 67 |  |     |            |
| 68 | <b>Sex</b>                                     |     |            |
| 69 | Male   | 0   | 0          |
| 70 | Female   | 0   | 0          |
| 71 | Information not provided by borrower           | 0   | 0          |
| 72 |  |     |            |
| 73 | <b>Geographic Breakdown (by Targeted Area)</b> |     |            |
| 74 | Central Falls                                  | 0   | 0          |
| 75 | Cranston                                       | 0   | 0          |
| 76 | East Providence                                | 0   | 0          |
| 77 | Johnston                                       | 0   | 0          |
| 78 | North Providence                               | 0   | 0          |
| 79 | Pawtucket                                      | 0   | 0          |
| 80 | Providence                                     | 0   | 0          |
| 81 | Warwick  | 0   | 0          |
| 82 | West Warwick                                   | 0   | 0          |
| 83 | Woonsocket                                     | 0   | 0          |
| 84 |  |     |            |
| 85 | <b>Homeownership Retention</b>                 |     |            |
| 86 | Six Months Number                              | N/A | 0          |
| 87 | Six Months %                                   | N/A | 0.00%      |
| 88 | Twelve Months Number                           | N/A | 0          |
| 89 | Twelve Months %                                | N/A | 0.00%      |
| 90 | Twenty-four Months Number                      | N/A | 0          |
| 91 | Twenty-four Months %                           | N/A | 0.00%      |
| 92 | Unreachable Number                             | N/A | 0          |
| 93 | 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 <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number. 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 denied for Down Payment Assistance.   |
| Number of Unique Borrowers Withdrawn from Program | Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA. This number does not include borrowers withdrawn for Down Payment Assistance.                   |
| Number of Unique Borrowers in Process             | Total number of <b>unique</b> borrowers who have not been decided on for any program and are pending review. This should be reported in the QTD column only. This number does not include borrowers in process for Down Payment Assistance.   |
| Total Number of Unique Applicants                 | Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers). This number does not include unique applicants for Down Payment Assistance.   |

#### 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. |
|----------------|---|

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

#### Hardship

|                |  |
|----------------|--|
| All Categories | All totals for the aggregate number of borrowers assisted. |
|----------------|--|

#### 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. |
|----------------|---|

#### 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 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 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.   |
| <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 applied for the specific program.   |
| <i>In Process</i>   |   |
| Number of Borrowers In Process  | The total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review. This should be reported in the QTD column only.   |
| % of Total Number of Applications   | Total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review divided by the total number of borrowers who applied for the specific program.   |
| <i>Total</i>  |   |
| 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>i.e.</i> , funded borrowers only).   |

#### Program Characteristics (For All Approved Applicants)

##### General Characteristics

|   |  |
|---|--|
| Median 1st Lien Housing Payment Before Assistance   | Median first lien housing payment <b>paid by homeowner</b> prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.   |
| Median 1st Lien Housing Payment After Assistance  | Median first lien housing payment <b>paid by homeowner</b> after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.  |
| Median 2nd Lien Housing Payment Before Assistance   | Median second lien housing payment <b>paid by homeowner</b> prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.   |
| Median 2nd Lien Housing Payment After Assistance  | Median second lien housing payment <b>paid by homeowner</b> 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.   |
| <b>Assistance Characteristics</b>   |  |
| 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).   |
| <b>Other Characteristics</b>  |  |
| 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.  |
| <b>Program Outcomes</b>   |  |
| Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome) | Number of borrowers no longer receiving assistance under this program.   |
| <b>Alternative Outcomes</b>   |  |
| <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 <b>approved and funded</b> , 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.   |
| <b>Program Completion/ Transition</b>   |  |
| <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. |
| <b>Deed-in-Lieu</b>                     |  |
| 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.                                     |
| <b>Other - Borrower Still Owns Home</b> |  |
| 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.  |

|                                |  |  |
|--------------------------------|--|--|
| <b>Homeownership Retention</b> |  |  |
| 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

|  |  |   |
|--|--|---|
| <b>Program Intake/Evaluation</b>   |  |   |
| <i>Funded</i>  |  |   |
| 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.   |
| <i>Denied</i>  |  |   |
| Number of Borrowers Denied   |  | The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA.   |
| % of Total Number of Submissions   |  | Total number of borrowers denied divided by the total number of borrowers submitted for assistance.   |
| <i>Withdrawn</i>   |  |   |
| Number of Borrowers Withdrawn  |  | The total number of borrowers referred by the lender for assistance in which the transaction could not be funded by the HFA.  |
| % of Total Number of Submissions   |  | Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.  |
| <i>In Process</i>  |  |   |
| Number of Borrowers In Process   |  | The number of borrowers who have executed mortgage closings and are eligible for down payment assistance but are pending reimbursement. 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.   |
| <i>Total</i>   |  |   |
| Total Number of Borrowers Submitted for Assistance                         |  | The total number of borrowers submitted by the lender to the HFA for assistance.  |
| 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).                                      |

|  |  |   |
|--|--|---|
| <b>Program Characteristics</b>             |  |   |
| <i>Loan Characteristics at Origination</i> |  |   |
| 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).   |
| <i>Assistance Characteristics</i>          |  |   |
| Assistance Provided                        |  | Total amount of aggregate assistance exclusively provided by the HFA.                           |

|                        |  |   |
|------------------------|--|---|
| <b>Borrower Income</b> |  |   |
| All Categories         |  | Total annual gross income in dollars for all borrowers on the loan. |

|   |  |   |
|---|--|---|
| <b>Borrower Income as Percent of Area Median Income (AMI)</b> |  |   |
| All Categories  |  | Total annual gross income in dollars for all borrowers on the loan as a percentage of area median income. |

|  |  |  |
|--|--|--|
| <b>Home Mortgage Disclosure Act (HMDA)</b> |  |  |
| <b>Borrower</b>                            |  |  |
| <b>Race</b>                                |  |  |
| All Categories                             |  | All totals for the aggregate number of borrowers assisted. |
| <b>Ethnicity</b>                           |  |  |
| All Categories                             |  | All totals for the aggregate number of borrowers assisted. |
| <b>Sex</b>                                 |  |  |
| All Categories                             |  | All totals for the aggregate number of borrowers assisted. |
| <b>Co-Borrower</b>                         |  |  |
| <b>Race</b>                                |  |  |
| All Categories                             |  | All totals for the aggregate number of borrowers assisted. |
| <b>Ethnicity</b>                           |  |  |

|   |  |  |
|---|--|--|
|   | All Categories                                     | All totals for the aggregate number of borrowers assisted.   |
|   | <b>Sex</b>   |  |
|   | All Categories                                     | All totals for the aggregate number of borrowers assisted.   |
| <b>Geographic Breakdown (by Targeted Area)</b>        |  |  |
|   | All Categories                                     | Number of aggregate borrowers assisted in each county listed.  |
| <b>Homeownership Retention</b>                        |  |  |
|   | 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.   |
| <b>HFA Performance Data Reporting - Program Notes</b> |  |  |
|   | Mortgage Payment Assistance – Unemployment Program | Program provides monthly mortgage payment and reinstatement assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.   |
|   | Loan Modification Assistance                       | Provides assistance to facilitate mortgage modifications for homeowners who are ineligible for HAMP or other modifications. Homeowners must contribute a minimum partial payment each month if monthly payment assistance applies.   |
|   | Principal Reduction Program                        | Provides principal reduction for underwater homeowners with a 1:1 match from the servicer or lender to facilitate a mortgage modification.   |
|   | Moving Forward Assistance                          | Provides relocation assistance and the extinguishment of liens associated with a short sale or deed-in-lieu.   |
|   | Down Payment Assistance (DPA)                      | Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.  |