



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

**Template Version Date: October 2017**

<b>Rhode Island</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	403	5335
3	Number of Unique Borrowers Denied Assistance	65	1986
4	Number of Unique Borrowers Withdrawn from Program	97	808
5	Number of Unique Borrowers in Process	N/A	484
6	Total Number of Unique Borrower Applicants	N/A	8613
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$3,902,123	\$90,826,942
9	Total Spent on Administrative Support, Outreach, and Counseling	\$410,835	\$12,996,074
10	<b>Geographic Breakdown (by county)</b>		
11	Bristol	0	104
12	Kent	93	1152
13	Newport	3	140
14	Providence	306	3667
15	Washington	1	272
16	<b>Home Mortgage Disclosure Act (HMDA)</b>		
17	<b>Borrower</b>		
18	<b>Race</b>		
19	American Indian or Alaskan Native	1	30
20	Asian	6	74
21	Black or African American	46	542
22	Native Hawaiian or other Pacific Islander	0	11
23	White	345	4158
24	Information Not Provided by Borrower	5	520
25	<b>Ethnicity</b>		
26	Hispanic or Latino	119	962
27	Not Hispanic or Latino	220	4137
28	Information Not Provided by Borrower	64	236
29	<b>Sex</b>		
30	Male	193	2764
31	Female	180	2456
32	Information Not Provided by Borrower	30	115
33	<b>Co-Borrower</b>		
34	<b>Race</b>		
35	American Indian or Alaskan Native	0	8
36	Asian	2	30
37	Black or African American	11	119
38	Native Hawaiian or other Pacific Islander	0	3
39	White	76	1325
40	Information Not Provided by Borrower	15	180
41	<b>Ethnicity</b>		
42	Hispanic or Latino	33	265
43	Not Hispanic or Latino	59	1341
44	Information Not Provided by Borrower	12	59
45	<b>Sex</b>		
46	Male	45	425
47	Female	52	1211
48	Information Not Provided by Borrower	7	29
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.			

Rhode Island			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance Program (LMA)			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	497
4	% of Total Number of Applications	N/A	56.22%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	324
7	% of Total Number of Applications	N/A	36.65%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	63
10	% of Total Number of Applications	N/A	7.13%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	884
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	167
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	N/A	1379
20	Median 1st Lien Housing Payment After Assistance	N/A	500
21	Median 2nd Lien Housing Payment Before Assistance	N/A	91
22	Median 2nd Lien Housing Payment After Assistance	N/A	74
23	Median 1st Lien UPB Before Program Entry	N/A	170294
24	Median 1st Lien UPB After Program Entry	N/A	169772
25	Median 2nd Lien UPB Before Program Entry	N/A	9391
26	Median 2nd Lien UPB After Program Entry	N/A	8998
27	Median Principal Forgiveness	N/A	0
28	Median Assistance Amount	N/A	25000
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	N/A	\$12,627,915
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	N/A	262
34	%	N/A	52.72%
35	<i>Delinquent (30+)</i>		
36	Number	N/A	42
37	%	N/A	8.45%
38	<i>Delinquent (60+)</i>		
39	Number	N/A	48
40	%	N/A	9.66%
41	<i>Delinquent (90+)</i>		
42	Number	N/A	145
43	%	N/A	29.18%
44	<b>Program Outcomes</b>		
45	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	497
46	<b>Alternative Outcomes</b>		
47	<i>Foreclosure Sale</i>		
48	Number	N/A	1
49	%	N/A	0.20%
50	<i>Cancelled</i>		
51	Number	N/A	0
52	%	N/A	0.00%
53	<i>Deed in Lieu</i>		

54	Number	N/A	0
55	%	N/A	0.00%
56	<i>Short Sale</i>		
57	Number	N/A	1
58	%	N/A	0.20%
59	<b>Program Completion/ Transition</b>		
60	<i>Loan Modification Program</i>		
61	Number	N/A	466
62	%	N/A	93.76%
63	<i>Reinstatement/Current/Payoff</i>		
64	Number	N/A	5
65	%	N/A	1.01%
66	<i>Other - Borrower Still Owns Home</i>		
67	Number	N/A	24
68	%	N/A	4.83%

# Rhode Island

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	12	65
	% of Total Number of Applications	N/A	9.97%
<i>Denied</i>			
	Number of Borrowers Denied	48	481
	% of Total Number of Applications	N/A	73.77%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	2	36
	% of Total Number of Applications	N/A	5.52%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	70
	% of Total Number of Applications	N/A	10.74%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	652
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	1
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	922	1150
	Median 1st Lien Housing Payment After Assistance	657	917
	Median 2nd Lien Housing Payment Before Assistance	0	0
	Median 2nd Lien Housing Payment After Assistance	0	0
	Median 1st Lien UPB Before Program Entry	95887	139414
	Median 1st Lien UPB After Program Entry	58573	94643
	Median 2nd Lien UPB Before Program Entry	0	0
	Median 2nd Lien UPB After Program Entry	0	0
	Median Principal Forgiveness	0	0
	Median Assistance Amount	50000	50000
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	\$561,887	\$2,942,051
<b>Other Characteristics</b>			
<i>Current</i>			
	Number	2	18
	%	16.67%	27.69%
<i>Delinquent (30+)</i>			
	Number	4	14
	%	33.33%	21.54%
<i>Delinquent (60+)</i>			
	Number	2	7
	%	16.67%	10.77%
<i>Delinquent (90+)</i>			
	Number	4	26
	%	33.33%	40.00%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	91.67%	80.00%
	100%-119%	0.00%	10.77%
	120%-139%	8.33%	7.69%

# Rhode Island

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

		QTD	Cumulative
48	140%-159%	0.00%	0.00%
49	>=160%	0.00%	1.54%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	1.54%
52	\$70,000- \$89,000	0.00%	3.08%
53	\$50,000- \$69,000	16.67%	9.23%
54	Below \$50,000	83.33%	86.15%
55	<b>Hardship</b>		
56	Unemployment	0	6
57	Underemployment	7	27
58	Divorce	0	4
59	Medical Condition	2	14
60	Death	0	4
61	Other	3	10
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	12	65
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	12	65
80	%	100.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	0
86	%	0.00%	0.00%

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	N/A	667
4	% of Total Number of Applications	N/A	57.01%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	405
7	% of Total Number of Applications	N/A	34.62%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	98
10	% of Total Number of Applications	N/A	8.38%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1170
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	108
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	N/A	25000
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	N/A	\$11,959,981
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	N/A	232
25	%	N/A	34.78%
26	<i>Delinquent (30+)</i>		
27	Number	N/A	71
28	%	N/A	10.64%
29	<i>Delinquent (60+)</i>		
30	Number	N/A	98
31	%	N/A	14.69%
32	<i>Delinquent (90+)</i>		
33	Number	N/A	266
34	%	N/A	39.88%
35	<b>Program Outcomes</b>		
36	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	666
37	<b>Alternative Outcomes</b>		
38	<i>Foreclosure Sale</i>		
39	Number	N/A	4
40	%	N/A	0.60%
41	<i>Cancelled</i>		
42	Number	N/A	0
43	%	N/A	0.00%
44	<i>Deed in Lieu</i>		
45	Number	N/A	1
46	%	N/A	0.15%
47	<i>Short Sale</i>		
48	Number	N/A	4
49	%	N/A	0.60%
50	<b>Program Completion/ Transition</b>		
51	<i>Loan Modification Program</i>		
52	Number	N/A	44
53	%	N/A	6.61%
54	<i>Re-employed/ Regain Appropriate Employment Level</i>		

55	Number	N/A	6
56	%	N/A	0.90%
57	<i>Reinstatement/Current/Payoff</i>		
58	Number	N/A	259
59	%	N/A	38.89%
60	<i>Other - Borrower Still Owns Home</i>		
61	Number	N/A	348
62	%	N/A	52.25%



# 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	22	207
4	% of Total Number of Applications	N/A	26.40%
5	<i>Denied</i>		
6	Number of Borrowers Denied	48	471
7	% of Total Number of Applications	N/A	60.08%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	36
10	% of Total Number of Applications	N/A	4.59%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	70
13	% of Total Number of Applications	N/A	8.93%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	784
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	21	155
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	3611	7637
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	\$135,599	\$2,218,066
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	1	10
25	%	4.55%	4.83%
26	<i>Delinquent (30+)</i>		
27	Number	7	32
28	%	31.82%	15.46%
29	<i>Delinquent (60+)</i>		
30	Number	2	32
31	%	9.09%	15.46%
32	<i>Delinquent (90+)</i>		
33	Number	12	133
34	%	54.55%	64.25%
35	<b>Borrower Income (\$)</b>		
36	Above \$90,000	0.00%	0.97%
37	\$70,000- \$89,000	4.55%	3.38%
38	\$50,000- \$69,000	13.64%	11.11%
39	Below \$50,000	81.82%	84.54%
40	<b>Hardship</b>		
41	Unemployment	8	95
42	Underemployment	8	63
43	Divorce	0	5
44	Medical Condition	5	32
45	Death	0	5
46	Other	1	7
47	<b>Program Outcomes</b>		

# Rhode Island

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

		QTD	Cumulative
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	22	207
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<b>Program Completion/ Transition</b>		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	22	207
71	%	100.00%	100.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	N/A	N/A
74	%	N/A	N/A

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	N/A	65
4	% of Total Number of Applications	N/A	55.56%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	40
7	% of Total Number of Applications	N/A	34.19%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	12
10	% of Total Number of Applications	N/A	10.26%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	117
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	6
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	N/A	3807
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	N/A	\$340,227
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	N/A	10
25	%	N/A	15.38%
26	<i>Delinquent (30+)</i>		
27	Number	N/A	2
28	%	N/A	3.08%
29	<i>Delinquent (60+)</i>		
30	Number	N/A	3
31	%	N/A	4.62%
32	<i>Delinquent (90+)</i>		
33	Number	N/A	50
34	%	N/A	76.92%
35	<b>Program Outcomes</b>		
36	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	65
37	<b>Alternative Outcomes</b>		
38	<i>Foreclosure Sale</i>		
39	Number	N/A	0
40	%	N/A	0.00%
41	<i>Cancelled</i>		
42	Number	N/A	0
43	%	N/A	0.00%
44	<b>Program Completion/ Transition</b>		
45	<i>Short Sale</i>		
46	Number	N/A	63
47	%	N/A	96.92%
48	<i>Deed in Lieu</i>		
49	Number	N/A	2
50	%	N/A	3.08%

# 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	1
4	% of Total Number of Applications	N/A	0.49%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	162
7	% of Total Number of Applications	N/A	79.41%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	41
10	% of Total Number of Applications	N/A	20.10%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	204
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	0	8500
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	\$0	<b>\$8,500</b>
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	0	0
25	%	0.00%	0.00%
26	<i>Delinquent (30+)</i>		
27	Number	0	0
28	%	0.00%	0.00%
29	<i>Delinquent (60+)</i>		
30	Number	0	0
31	%	0.00%	0.00%
32	<i>Delinquent (90+)</i>		
33	Number	0	1
34	%	0.00%	100.00%
35	<b>Borrower Income (\$)</b>		
36	Above \$90,000	0.00%	0.00%
37	\$70,000- \$89,000	0.00%	0.00%
38	\$50,000- \$69,000	0.00%	0.00%
39	Below \$50,000	0.00%	100.00%
40	<b>Hardship</b>		
41	Unemployment	0	0
42	Underemployment	0	1
43	Divorce	0	0
44	Medical Condition	0	0
45	Death	0	0
46	Other	0	0
47	<b>Program Outcomes</b>		

# Rhode Island

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

		QTD	Cumulative
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	1
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<b>Program Completion/ Transition</b>		
57	<i>Short Sale</i>		
58	Number	0	1
59	%	0.00%	100.00%
60	<i>Deed in Lieu</i>		
61	Number	0	0
62	%	0.00%	0.00%

<b>Rhode Island</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Payment Assistance - Unemployed Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	2112
4	% of Total Number of Applications	N/A	67.18%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	808
7	% of Total Number of Applications	N/A	25.73%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	223
10	% of Total Number of Applications	N/A	7.09%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	3143
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	164
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	N/A	1438
20	Median 1st Lien Housing Payment After Assistance	N/A	740
21	Median Length of time Borrower Receives Assistance	N/A	18
22	Median Assistance Amount	N/A	25000
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	N/A	\$39,259,337
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	N/A	1091
28	%	N/A	51.66%
29	<i>Delinquent (30+)</i>		
30	Number	N/A	214
31	%	N/A	10.13%
32	<i>Delinquent (60+)</i>		
33	Number	N/A	238
34	%	N/A	11.27%
35	<i>Delinquent (90+)</i>		
36	Number	N/A	569
37	%	N/A	26.94%
38	<b>Program Outcomes</b>		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	2112
40	<b>Alternative Outcomes</b>		
41	<i>Foreclosure Sale</i>		
42	Number	N/A	21
43	%	N/A	0.99%
44	<i>Cancelled</i>		
45	Number	N/A	0
46	%	N/A	0.00%
47	<i>Deed in Lieu</i>		
48	Number	N/A	8
49	%	N/A	0.38%
50	<i>Short Sale</i>		
51	Number	N/A	28
52	%	N/A	1.33%
53	<b>Program Completion/ Transition</b>		
54	<i>Loan Modification Program</i>		
55	Number	N/A	115

56	%	N/A	5.45%
57	<i>Re-employed/ Regain Appropriate Employment Level</i>		
58	Number	N/A	81
59	%	N/A	3.84%
60	<i>Reinstatement/Current/Payoff</i>		
61	Number	N/A	350
62	%	N/A	16.57%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	N/A	1509
65	%	N/A	71.45%

# Rhode Island

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

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	27	221
4	% of Total Number of Applications	N/A	27.39%
5	<i>Denied</i>		
6	Number of Borrowers Denied	47	474
7	% of Total Number of Applications	N/A	58.74%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	42
10	% of Total Number of Applications	N/A	5.20%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	70
13	% of Total Number of Applications	N/A	8.67%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	807
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	21	155
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1181	1271
20	Median 1st Lien Housing Payment After Assistance	589	513
21	Median Length of time Borrower Receives Assistance	N/A	12
22	Median Assistance Amount	645	6965
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$414,636	\$1,915,219
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	5	65
28	%	18.52%	29.41%
29	<i>Delinquent (30+)</i>		
30	Number	11	36
31	%	40.74%	16.29%
32	<i>Delinquent (60+)</i>		
33	Number	2	24
34	%	7.41%	10.86%
35	<i>Delinquent (90+)</i>		
36	Number	9	96
37	%	33.33%	43.44%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	0.00%	0.00%
40	\$70,000- \$89,000	0.00%	1.03%
41	\$50,000- \$69,000	12.50%	8.25%
42	Below \$50,000	87.50%	90.72%
43	<b>Hardship</b>		
44	Unemployment	20	121
45	Underemployment	4	54
46	Divorce	0	4
47	Medical Condition	3	32
48	Death	0	4
49	Other	0	6



# Rhode Island

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

		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	30
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	0
64	%	0.00%	0.00%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	6
71	%	0.00%	20.00%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	N/A	N/A
74	%	N/A	N/A
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	24
77	%	0.00%	80.00%

# Rhode Island

## HFA Performance Data Reporting- Program Performance Rhode Island Refi

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	46
4	% of Total Number of Applications	N/A	45.54%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	19
7	% of Total Number of Applications	N/A	18.81%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	36
10	% of Total Number of Applications	N/A	35.64%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	101
16	Number of Borrowers Participating in Other HFA HFF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	0	1345
20	Median 1st Lien Housing Payment After Assistance	0	1063
21	Median 2nd Lien Housing Payment Before Assistance	0	261
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	188279
24	Median 1st Lien UPB After Program Entry	0	144530
25	Median 2nd Lien UPB Before Program Entry	0	18625
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	0	42599
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$0	\$2,093,437
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	46
34	%	0.00%	100.00%
35	<i>Delinquent (30+)</i>		
36	Number	0	0
37	%	0.00%	0.00%
38	<i>Delinquent (60+)</i>		
39	Number	0	0
40	%	0.00%	0.00%
41	<i>Delinquent (90+)</i>		
42	Number	0	0
43	%	0.00%	0.00%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	0.00%	0.00%
46	100%-119%	0.00%	45.65%
47	120%-139%	0.00%	39.13%
48	140%-159%	0.00%	10.87%

49	>=160%	0.00%	4.35%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	6.52%
52	\$70,000- \$89,000	0.00%	26.09%
53	\$50,000- \$69,000	0.00%	52.17%
54	Below \$50,000	0.00%	15.22%
55	<b>Hardship</b>		
56	Unemployment	0	0
57	Underemployment	0	0
58	Divorce	0	0
59	Medical Condition	0	0
60	Death	0	0
61	Other	0	46
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	46
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	0	0
80	%	0.00%	0.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	0
83	%	0.00%	0.00%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	46
86	%	0.00%	100.00%

Lines 6 & 9 Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Line 27 Includes second mortgage settlement.

Rhode Island			
HHF Performance Data Reporting- Program Performance			
Reverse Mortgage Assistance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Applications	N/A	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	53
7	% of Total Number of Applications	N/A	69.74%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	23
10	% of Total Number of Applications	N/A	30.26%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	76
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	0	0
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	\$0	\$0
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	0	0
25	%	0.00%	0.00%
26	<i>Delinquent (30+)</i>		
27	Number	0	0
28	%	0.00%	0.00%
29	<i>Delinquent (60+)</i>		
30	Number	0	0
31	%	0.00%	0.00%
32	<i>Delinquent (90+)</i>		
33	Number	0	0
34	%	0.00%	0.00%
35	<b>Borrower Income (\$)</b>		
36	Above \$90,000	0.00%	0.00%
37	\$70,000- \$89,000	0.00%	0.00%
38	\$50,000- \$69,000	0.00%	0.00%
39	Below \$50,000	0.00%	0.00%
40	<b>Hardship</b>		
41	Unemployment	0	0
42	Underemployment	0	0
43	Divorce	0	0
44	Medical Condition	0	0
45	Death	0	0
46	Other	0	0
47	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)	0	0
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0%	0%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%

56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0%	0%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0%	0%
62	<b>Program Completion/ Transition</b>		
63	<i>Loan Modification Program</i>		
64	Number	0	0
65	%	0%	0%
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	0	0
68	%	0%	0%
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	0	0
71	%	0.00%	0.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0%	0%

Rhode Island				
HHF Performance Data Reporting- Program Performance				
Principal Reduction Program				
			QTD	Cumulative
1	<b>Program Intake/Evaluation</b>			
2	<i>Approved</i>			
3	Number of Borrowers Receiving Assistance	N/A	28	
4	% of Total Number of Applications	N/A	66.67%	
5	<i>Denied</i>			
6	Number of Borrowers Denied	N/A	10	
7	% of Total Number of Applications	N/A	23.81%	
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn	N/A	4	
10	% of Total Number of Applications	N/A	9.52%	
11	<i>In Process</i>			
12	Number of Borrowers In Process	N/A	N/A	
13	% of Total Number of Applications	N/A	N/A	
14	<i>Total</i>			
15	Total Number of Borrowers Applied	N/A	42	
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	2	
17	<b>Program Characteristics</b>			
18	<b>General Characteristics</b>			
19	Median 1st Lien Housing Payment Before Assistance	N/A	1553	
20	Median 1st Lien Housing Payment After Assistance	N/A	1113	
21	Median 2nd Lien Housing Payment Before Assistance	N/A	0	
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A	
23	Median 1st Lien UPB Before Program Entry	N/A	245042	
24	Median 1st Lien UPB After Program Entry	N/A	177598	
25	Median 2nd Lien UPB Before Program Entry	N/A	50341	
26	Median 2nd Lien UPB After Program Entry	N/A	N/A	
27	Median Principal Forgiveness	N/A	59123	
28	Median Assistance Amount	N/A	25000	
29	<b>Assistance Characteristics</b>			
30	Assistance Provided to Date	N/A	\$568,211	
31	<b>Other Characteristics</b>			
32	<i>Current</i>			
33	Number	N/A	14	
34	%	N/A	50.00%	
35	<i>Delinquent (30+)</i>			
36	Number	N/A	3	
37	%	N/A	10.71%	
38	<i>Delinquent (60+)</i>			
39	Number	N/A	3	
40	%	N/A	10.71%	
41	<i>Delinquent (90+)</i>			
42	Number	N/A	8	
43	%	N/A	28.57%	
44	<b>Program Outcomes</b>			
45	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	28	
46	<b>Alternative Outcomes</b>			
47	<i>Foreclosure Sale</i>			
48	Number	N/A	0	
49	%	N/A	0.00%	
50	<i>Cancelled</i>			
51	Number	N/A	0	
52	%	N/A	0.00%	

53	<i>Deed in Lieu</i>		
54	Number	N/A	0
55	%	N/A	0.00%
56	<i>Short Sale</i>		
57	Number	N/A	0
58	%	N/A	0.00%
59	<b>Program Completion/ Transition</b>		
60	<i>Loan Modification Program</i>		
61	Number	N/A	28
62	%	N/A	100.00%
63	<i>Reinstatement/Current/Payoff</i>		
64	Number	N/A	0
65	%	N/A	0.00%
66	<i>Other - Borrower Still Owns Home</i>		
67	Number	N/A	0
68	%	N/A	0.00%

# 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	372	1944
3	% of Total Number of Submissions	N/A	60.19%
<i>Denied</i>			
4	Number of Borrowers Denied	34	220
5	% of Total Number of Submissions	N/A	6.81%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	144	620
7	% of Total Number of Submissions	N/A	19.20%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	446
9	% of Total Number of Submissions	N/A	13.81%
<i>Total</i>			
10	Total Number of Borrowers Submitted for Assistance	N/A	3230
11	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
12			
<b>17 Program Characteristics</b>			
<b>18 Loan Characteristics at Origination</b>			
13	Median Purchase Price	218000	199000
14	Median Credit Score	692	690
15	Median DTI	45%	45%
<b>22 Assistance Characteristics</b>			
16	Assistance Provided to Date	\$2,790,000	<b>\$16,894,000</b>
<b>24 Borrower Characteristics</b>			
<b>25 Borrower Income (\$)</b>			
17	Above \$90,000	5.91%	4.78%
18	\$70,000- \$89,000	24.73%	25.36%
19	\$50,000- \$69,000	39.79%	37.55%
20	Below \$50,000	29.57%	32.31%
<b>30 Home Mortgage Disclosure Act (HMDA)</b>			
<i>Borrower</i>			
<b>Race</b>			
21	American Indian or Alaskan Native	0	4
22	Asian	3	29
23	Black or African American	45	241
24	Native Hawaiian or other Pacific Islander	0	6
25	White	260	1396
26	Information not provided by borrower	64	268
<b>Ethnicity</b>			
27	Hispanic or Latino	116	556
28	Not Hispanic or Latino	198	1191
29	Information not provided by borrower	58	197
<b>Sex</b>			
30	Male	180	1063
31	Female	162	775
32	Information not provided by borrower	30	106
<i>Co-Borrower</i>			



# Rhode Island

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

		QTD	Cumulative
48	<b>Race</b>		
49	American Indian or Alaskan Native	0	1
50	Asian	0	9
51	Black or African American	11	38
52	Native Hawaiian or other Pacific Islander	0	1
53	White	72	278
54	Information not provided by borrower	11	55
55	<b>Ethnicity</b>		
56	Hispanic or Latino	33	118
57	Not Hispanic or Latino	53	224
58	Information not provided by borrower	8	40
59	<b>Sex</b>		
60	Male	43	120
61	Female	44	238
62	Information not provided by borrower	7	24
63	<b>Geographic Breakdown (by Targeted Area)</b>		
64	Central Falls	0	1
65	Cranston	55	278
66	East Providence	23	146
67	Johnston	0	14
68	North Providence	0	3
69	Pawtucket	76	348
70	Providence	115	569
71	Warwick	77	403
72	West Warwick	0	18
73	Woonsocket	26	164

Line - 21 DTI represents back end Debt to Income ratios.

## 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 total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance		Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program		Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process		Total number of <b>unique</b> borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants		Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.
Program Expenditures		
Total Assistance Provided to Date		<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling		<b>Total</b> amount spent on administrative expenses to support the program(s).
Geographic Breakdown (by County)		
All Categories		Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	<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.

### HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:

Program Intake/Evaluation		
	<b>Approved</b>	
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.
	<b>Denied</b>	
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.
	<b>Withdrawn</b>	
Number of Borrowers Withdrawn		The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% 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.
	<b>In Process</b>	
Number of Borrowers In Process		The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications		Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
	<b>Total</b>	
Total Number of Borrowers Applied		Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
Program Characteristics (For All Approved Applicants)		
General Characteristics		
Median Assistance Amount		Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
Other Characteristics		
	<b>Current</b>	
Number		Number of borrowers current at the time of application.
%		Number of current borrowers divided by the total number of approved applicants.
	<b>Delinquent (30+)</b>	
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%		Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
	<b>Delinquent (60+)</b>	
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%		Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	<b>Delinquent (90+)</b>	
Number		Number of borrowers 90+ days delinquent at the time of application.
%		Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Borrower Income		
Above \$90,000		Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000		Percentage of borrowers assisted with gross annual income \$70,000-\$89,000, rounded to the nearest hundredth.
\$50,000- \$69,000		Percentage of borrowers assisted with gross annual income \$50,000-\$69,000, rounded to the nearest hundredth.
Below \$50,000		Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Hardship		
Unemployment		Number of borrowers assisted with unemployment hardship.
Underemployment		Number of borrowers assisted with underemployment hardship.
Divorce		Number of borrowers assisted with divorce hardship.
Medical Condition		Number of borrowers assisted with medical condition hardship.
Death		Number of borrowers assisted with death hardship.
Other		Number of borrowers assisted with other hardship.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
Foreclosure Sale		
Number		Number of borrowers transitioned out of the HHF program into a foreclosure sale.

%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>Cancelled</b>	
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.

**HFA Performance Data Reporting - Program Performance**

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

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

**General Characteristics**

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance

**Alternative Outcomes**

<b>Deed-in-Lieu</b>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Short Sale</b>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**Program Completion/ Transition**

<b>Loan Modification Program</b>	
Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Re-employed/ Regain Appropriate Employment Level</b>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Reinstatement/Current/Payoff</b>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Other</b>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

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

**Alternative Outcomes**

<b>Deed-in-Lieu</b>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Short Sale</b>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**Program Completion/ Transition**

<b>Loan Modification Program</b>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Re-employed/ Regain Appropriate Employment Level</b>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Reinstatement/Current/Payoff</b>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Other</b>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

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

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

**General Characteristics**

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

**Current Combined Loan to Value Ratio (CLTV)**

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

**Alternative Outcomes**

<b>Deed-in-Lieu</b>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Short Sale</b>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.

	%	Number of borrowers in this category 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 received a recast/reamortization of the principal balance or a modification of their mortgage loan.
	%	Number of borrowers in this category 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 paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>		
	Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:</b>		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
	Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
	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, if applicable.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
	Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
<b>Current Combined Loan to Value Ratio (CLTV)</b>		
	<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
<b>Alternative Outcomes</b>		
<i>Deed-in-Lieu</i>		
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category 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 unintended outcome of the program.
	%	Number of borrowers in this category 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 received a modification of their mortgage loan.
	%	Number of borrowers in this category 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 paying off their mortgage loan.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>		
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:</b>		
<b>Program Completion/ Transition</b>		
<i>Short Sale</i>		
	Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>		
	Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs</b>		
<b>Program Intake/Evaluation</b>		
<i>Approved/Funded</i>		
	Number of Structures Receiving Assistance	The total number of structures approved and funded.
	% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>		
	Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
	% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>		
	Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
	% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>		
	Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
	% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>		
	Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
<b>Program Characteristics</b>		
	Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
	Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
	Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
	Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.

Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.
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**Geographic Breakdown (by City/County)**

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
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**HFA Performance Data Reporting - Program Performance**

**Program Intake/Evaluation**

**The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs**

<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 mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative 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 (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

**Program Characteristics**

<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 disbursed by the HFA.

**Borrower Income**

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

**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.

**Geographic Breakdown (by County)**

All Categories	Number of aggregate borrowers assisted in each county listed.
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**HFA Performance Data Reporting - Program Notes**

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.