



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month 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.

HFA RI Q1 2011 was re-posted on 11.23.11 with the following changes:

- Data reflects closed loans as of the reporting period instead of approved loans
- "Assistance Provided to Date" for all programs reflects disbursements as of the reporting period instead of amounts committed

Rhode Island			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	174	199
	Number of Unique Borrowers Denied Assistance	56	79
	Number of Unique Borrowers Withdrawn from Program	21	40
	Number of Unique Borrowers in Process	457	457
	Total Number of Unique Borrower Applicants	708	776
Borrower Income (\$)			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	4%	4%
	\$50,000- \$69,000	12%	12%
	Below \$50,000	84%	85%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0%	0%
	110%- 119%	0%	0%
	100%- 109%	3%	3%
	90%- 99%	2%	3%
	80%- 89%	4%	3%
	Below 80%	91%	92%
Geographic Breakdown (by county)			
	Bristol	5	5
	Kent	36	40
	Newport	9	9
	Providence	112	133
	Washington	12	12
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
	American Indian or Alaskan Native	5	5
	Asian	3	3
	Black or African American	14	19
	Native Hawaiian or other Pacific Islander	0	0
	White	130	150
	Information Not Provided by Borrower	22	22
Ethnicity			
	Hispanic or Latino	26	29
	Not Hispanic or Latino	148	170
	Information Not Provided by Borrower	0	0
Sex			
	Male	82	97
	Female	92	102
	Information Not Provided by Borrower	0	0
<i>Co-Borrower</i>			
Race			
	American Indian or Alaskan Native	1	1
	Asian	2	2
	Black or African American	6	6
	Native Hawaiian or other Pacific Islander	0	0
	White	65	72
	Information Not Provided by Borrower	6	6
Ethnicity			
	Hispanic or Latino	7	9
	Not Hispanic or Latino	73	78
	Information Not Provided by Borrower	0	0
Sex			
	Male	26	26
	Female	54	61
	Information Not Provided by Borrower	0	0
Hardship			
	Unemployment	126	148
	Underemployment	15	16
	Divorce	4	4
	Medical Condition	21	21
	Death	4	4
	Other	4	6
Current Loan to Value Ratio (LTV)			
	<100%	42%	42%
	100%-109%	13%	13%
	110%-120%	14%	14%
	>120%	31%	31%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	41%	40%
	100%-119%	24%	23%
	120%-139%	21%	21%
	140%-159%	6%	7%
	>=160%	9%	9%
Delinquency Status (%)			
	Current	51%	51%
	30+	10%	12%
	60+	16%	15%
	90+	23%	23%
Household Size			
	1	55	67
	2	48	53
	3	26	29
	4	26	30
	5+	19	20

Rhode Island			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance for HAMP Customers			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Received		0	0
% of Total Number of Applications Received		0%	0%
<i>Denied</i>			
Number of Applications Received		10	11
% of Total Number of Applications Received		67%	69%
<i>Withdrawn</i>			
Number of Applications Withdrawn		5	5
% of Total Number of Applications Withdrawn		33%	31%
<i>Total</i>			
Total Number of Applications Received		15	16
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		0	0
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		0	0
Median 1st Lien UPB After Program Entry		0	0
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		0	0
Median Principal Forbearance		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	0
Median Assistance Amount		0	0
Assistance Characteristics			
Assistance Provided		0	0
Total Lender/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		0%	0%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Total Amount Spent (Programmatic Expenses)		0	0
Median Length of Time from Initial Request to Assistance Granted		0	0
<i>Current</i>			
Number		0	0
%		0%	0%
<i>Delinquent (30+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (60+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (90+)</i>			
Number		0	0
%		0%	0%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	0

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Rhode Island

HFA Performance Data Reporting- Program Performance Loan Modification Assistance for HAMP Customers

		QTD	Cumulative
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Cancelled</i>		
	Number	0	0
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0%	0%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%

1. Includes second mortgage settlement

2. Borrower still owns home

Rhode Island		
HFA Performance Data Reporting- Program Performance Loan Modification Assistance for Non-HAMP Customers		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Applications Received	16	18
% of Total Number of Applications Received	80%	78%
<i>Denied</i>		
Number of Applications Received	3	4
% of Total Number of Applications Received	15%	17%
<i>Withdrawn</i>		
Number of Applications Withdrawn	1	1
% of Total Number of Applications Withdrawn	5%	4%
<i>Total</i>		
Total Number of Applications Received	20	23
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	9	12
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	1396.5	1392.39
Median 1st Lien Housing Payment After Assistance	906.66	906.66
Median 2nd Lien Housing Payment Before Assistance	113	108.77
Median 2nd Lien Housing Payment After Assistance	113	108.77
Median 1st Lien UPB Before Program Entry	181864.53	179550.02
Median 1st Lien UPB After Program Entry	181600.32	179082.62
Median 2nd Lien UPB Before Program Entry	14003.45	12938
Median 2nd Lien UPB After Program Entry	14003.45	12938
Median Principal Forgiveness ¹	0	0
Median Principal Forbearance	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	2
Median Assistance Amount	2584.2	2583.96
Assistance Characteristics		
Assistance Provided	50670.67	51233.47
Total Lender/Servicer Assistance Amount	107102.37	111640.17
Borrowers Receiving Lender/Servicer Match (%)	100%	100%
Median Lender/Servicer Assistance per Borrower	4056.36	3927.78
Other Characteristics		
Total Amount Spent (Programmatic Expenses)	68554.87	79534.75
Median Length of Time from Initial Request to Assistance Granted	36	38
<i>Current</i>		
Number	8	9
%	50%	50%
<i>Delinquent (30+)</i>		
Number	2	3
%	13%	17%
<i>Delinquent (60+)</i>		
Number	2	2
%	13%	11%
<i>Delinquent (90+)</i>		
Number	4	4
%	25%	22%
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0

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Rhode Island

HFA Performance Data Reporting- Program Performance Loan Modification Assistance for Non-HAMP Customers

		QTD	Cumulative
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	0
%		0%	0%
<i>Cancelled</i>			
Number		0	0
%		0%	0%
<i>Deed in Lieu</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		0	0
%		0%	0%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		0	0
%		0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		0	0
%		0%	0%
<i>Reinstatement/Current/Payoff</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
Homeownership Retention²			
Six Months Number		N/A	0
Six Months %		N/A	0%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0%
Unreachable Number		N/A	0
Unreachable %		N/A	0%

1. Includes second mortgage settlement

2. Borrower still owns home

Rhode Island			
HFA Performance Data Reporting- Program Performance Temporary and Immediate Homeowner Assistance			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Received		37	39
% of Total Number of Applications Received		60%	57%
<i>Denied</i>			
Number of Applications Received		13	18
% of Total Number of Applications Received		21%	26%
<i>Withdrawn</i>			
Number of Applications Withdrawn		12	12
% of Total Number of Applications Withdrawn		19%	17%
<i>Total</i>			
Total Number of Applications Received		62	69
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		9	10
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1345.74	1317
Median 1st Lien Housing Payment After Assistance		859.74	859.74
Median 2nd Lien Housing Payment Before Assistance		109	79
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		159465.97	159465.97
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		18932	18108.5
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Principal Forbearance		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	1
Median Assistance Amount		3687.38	3082.08
Assistance Characteristics			
Assistance Provided to Date		160156.17	167026.17
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Total Amount Spent (Programmatic Expenses)		317964.41	358202.11
Median Length of Time from Initial Request to Assistance Granted		52	48
<i>Current</i>			
Number		12	12
%		32%	31%
<i>Delinquent (30+)</i>			
Number		5	6
%		14%	15%
<i>Delinquent (60+)</i>			
Number		7	7
%		19%	18%
<i>Delinquent (90+)</i>			
Number		13	14
%		35%	36%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	0

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Rhode Island

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

		QTD	Cumulative
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	0
%		0%	0%
<i>Cancelled</i>			
Number		0	0
%		0%	0%
<i>Deed in Lieu</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		0	0
%		0%	0%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		0	0
%		0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		0	0
%		0%	0%
<i>Reinstatement/Current/Payoff</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
Homeownership Retention²			
Six Months Number		N/A	0
Six Months %		N/A	0%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0%
Unreachable Number		N/A	0
Unreachable %		N/A	0%

1. Includes second mortgage settlement

2. Borrower still owns home

Rhode Island			
HFA Performance Data Reporting- Program Performance			
Moving Forward Assistance			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Received		4	5
% of Total Number of Applications Received		80%	88%
<i>Denied</i>			
Number of Applications Received		1	1
% of Total Number of Applications Received		20%	12%
<i>Withdrawn</i>			
Number of Applications Withdrawn		1	1
% of Total Number of Applications Withdrawn		0%	0%
<i>Total</i>			
Total Number of Applications Received		6	7
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1842.5	1783
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		250.5	103
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		251170.5	235747
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		40495	40495
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Principal Forbearance		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		2400	2372
Assistance Characteristics			
Assistance Provided to Date		9667	12039
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Total Amount Spent (Programmatic Expenses)		10860	20039
Median Length of Time from Initial Request to Assistance Granted		47	36
<i>Current</i>			
Number		0	0
%		0%	0%
<i>Delinquent (30+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (60+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (90+)</i>			
Number		4	5
%		100%	100%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	0

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Rhode Island

HFA Performance Data Reporting- Program Performance Moving Forward Assistance

		QTD	Cumulative
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	0
%		0%	0%
<i>Cancelled</i>			
Number		0	0
%		0%	0%
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Short Sale</i>			
Number		4	5
%		100%	100%
<i>Deed in Lieu</i>			
Number		0	0
%		0%	0%
Homeownership Retention²			
Six Months Number		N/A	N/A
Six Months %		N/A	N/A
Twelve Months Number		N/A	N/A
Twelve Months %		N/A	N/A
Unreachable Number		N/A	N/A
Unreachable %		N/A	N/A
1. Includes second mortgage settlement 2. Borrower still owns home			

Rhode Island			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance - Unemployed Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Received		127	151
% of Total Number of Applications Received		67%	68%
<i>Denied</i>			
Number of Applications Received		42	48
% of Total Number of Applications Received		22%	22%
<i>Withdrawn</i>			
Number of Applications Withdrawn		21	22
% of Total Number of Applications Withdrawn		11%	10%
<i>Total</i>			
Total Number of Applications Received		190	221
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		5	6
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1406.5	1406.5
Median 1st Lien Housing Payment After Assistance		741.21	741.21
Median 2nd Lien Housing Payment Before Assistance		134	107.5
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		179895	181383
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		18668	18200
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Principal Forbearance		N/A	N/A
Median Length of time Borrower Receives Assistance		N/A	2
Median Assistance Amount		1377.55	5653.5
Assistance Characteristics			
Assistance Provided to Date		196289.69	214774.74
Total Lender/Service Assistance Amount		N/A	N/A
Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
Other Characteristics			
Total Amount Spent (Programmatic Expenses)		196289.69	214774.74
Median Length of Time from Initial Request to Assistance Granted		40	38
<i>Current</i>			
Number		69	84
%		54%	56%
<i>Delinquent (30+)</i>			
Number		8	12
%		6%	8%
<i>Delinquent (60+)</i>			
Number		22	24
%		17%	16%
<i>Delinquent (90+)</i>			
Number		28	31
%		22%	21%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	0

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Rhode Island

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

		QTD	Cumulative
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	0
%		0%	0%
<i>Cancelled</i>			
Number		0	0
%		0%	0%
<i>Deed in Lieu</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		0	0
%		0%	0%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		0	0
%		0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		0	0
%		0%	0%
<i>Reinstatement/Current/Payoff</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
Homeownership Retention²			
Six Months Number		N/A	0
Six Months %		N/A	0%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0%
Unreachable Number		N/A	0
Unreachable %		N/A	0%

1. Includes second mortgage settlement

2. Borrower still owns home

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Unique Borrower Count		
	Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields.
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)		
	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.

Data Dictionary

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 Applications Received	The total number of applications approved for assistance for the specific program
% of Total Number of Applications Received	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Denied</i>	
Number of Applications Received	The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications Received	Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Withdrawn</i>	
Number of Applications Withdrawn	The total number of applications 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 Withdrawn	Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
<i>Total</i>	
Total Number of Applications Received	Total number of applications received for the specific program (approved, denied and withdrawn).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components.

Program Characteristics

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). *Includes second lien extinguishment
Median Principal Forbearance	Median amount of principal forbearance granted (\$).
Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Median amount of assistance (\$).

Assistance Characteristics

Assistance Provided	assistance).
Total Lender/Service Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Service Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)

Other Characteristics

Total Amount Spent (Programmatic Expenses)	Total cumulative amount of programmatic funds spent by HFA.
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of households current at the time assistance is received.
%	Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of households 90+ Days delinquent at the time assistance is received.
%	Percent of 90+ days delinquent households divided by the total number of approved applicants.

Data Dictionary

Program Outcomes	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	Percent of transitioned households that resulted in foreclosure.
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>	
Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%	Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>	
Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%	Percent of transitioned households that resulted in short sale.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
<i>Short Sale</i>	
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>	
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
Homeownership Retention ¹	
Six Months	
	Number of households assisted by the program in which the borrower retains ownership 6 months post initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	
	Number of households assisted by the program in which borrower retains ownership 12 months post initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Unreachable	
	Number of homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.

1. Borrower still owns home

* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)