



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 Q2 2011 was re-posted on 11.23.11 with the following change:

- "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	276	475
	Number of Unique Borrowers Denied Assistance	104	183
	Number of Unique Borrowers Withdrawn from Program	42	82
	Number of Unique Borrowers in Process	678	678
	Total Number of Unique Borrower Applicants	1100	1418
Borrower Income (\$)			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	3%	3%
	\$50,000- \$69,000	17%	14%
	Below \$50,000	79%	83%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.36%	0.21%
	110%- 119%	0.00%	0.00%
	100%- 109%	1.81%	1.68%
	90%- 99%	2.90%	2.74%
	80%- 89%	6.52%	5.05%
	Below 80%	88.41%	90.32%
Geographic Breakdown (by county)			
	Bristol	12	17
	Kent	62	102
	Newport	7	16
	Providence	161	294
	Washington	34	46
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
	American Indian or Alaskan Native	1	6
	Asian	7	10
	Black or African American	20	39
	Native Hawaiian or other Pacific Islander	0	0
	White	218	368
	Information Not Provided by Borrower	30	52
Ethnicity			
	Hispanic or Latino	25	54
	Not Hispanic or Latino	251	421
	Information Not Provided by Borrower	0	0
Sex			
	Male	154	251
	Female	122	224
	Information Not Provided by Borrower	0	0
<i>Co-Borrower</i>			
Race			
	American Indian or Alaskan Native	0	1
	Asian	3	5
	Black or African American	5	11
	Native Hawaiian or other Pacific Islander	0	0
	White	76	148
	Information Not Provided by Borrower	12	18
Ethnicity			
	Hispanic or Latino	10	19
	Not Hispanic or Latino	86	164
	Information Not Provided by Borrower	0	0
Sex			
	Male	15	41
	Female	81	142
	Information Not Provided by Borrower	0	0
Hardship			
	Unemployment	184	332
	Underemployment	33	49
	Divorce	3	7
	Medical Condition	33	54
	Death	3	7
	Other	20	26
Current Loan to Value Ratio (LTV)			
	<100%	45.65%	44.63%
	100%-109%	11.59%	11.58%
	110%-120%	10.87%	12.84%
	>120%	31.88%	30.95%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	39.49%	40.21%
	100%-119%	23.55%	23.58%
	120%-139%	17.75%	17.68%
	140%-159%	10.87%	9.47%
	>=160%	8.33%	9.05%
Delinquency Status (%)			
	Current	43.48%	46.74%
	30+	12.32%	11.37%
	60+	10.87%	12.21%
	90+	33.33%	29.68%
Household Size			
	1	81	148
	2	70	123
	3	55	84
	4	43	73
	5+	27	47

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 Approved		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Denied</i>			
Number of Applications Denied		19	30
% of Total Number of Applications		17.59%	24.19%
<i>Withdrawn</i>			
Number of Applications Withdrawn		7	12
% of Total Number of Applications		6.48%	9.68%
<i>In Process</i>			
Number of Applications In Process		82	82
% of Total Number of Applications		75.93%	66.13%
<i>Total</i>			
Total Number of Applications Received		108	124
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 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 (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		0	0
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		0	0
%		0.00%	0.00%

Rhode Island

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

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

1. Includes second mortgage settlement

2. Borrower still owns home

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 Approved		23	41
% of Total Number of Applications		20.54%	30.37%
<i>Denied</i>			
Number of Applications Denied		7	11
% of Total Number of Applications		6.25%	8.15%
<i>Withdrawn</i>			
Number of Applications Withdrawn		4	5
% of Total Number of Applications		3.57%	3.70%
<i>In Process</i>			
Number of Applications In Process		78	78
% of Total Number of Applications		69.64%	57.78%
<i>Total</i>			
Total Number of Applications Received		112	135
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		10	21
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1485.23	1459
Median 1st Lien Housing Payment After Assistance		1178.91	1055.8
Median 2nd Lien Housing Payment Before Assistance		203.06	120.95
Median 2nd Lien Housing Payment After Assistance		203.06	120.95
Median 1st Lien UPB Before Program Entry		190841	183866.02
Median 1st Lien UPB After Program Entry		190124.51	183866.02
Median 2nd Lien UPB Before Program Entry		23323	13250.5
Median 2nd Lien UPB After Program Entry		23323	13250.5
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	1
Median Assistance Amount		4386.51	4928
Assistance Characteristics			
Assistance Provided		171212.83	222446.3
Total Lender/Servicer Assistance Amount		25615.1	150502.7
Borrowers Receiving Lender/Servicer Match (%)		34.78%	54.72%
Median Lender/Servicer Assistance per Borrower		2973.84	3710.46
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		70	134.5
<i>Current</i>			
Number		9	18
%		39.13%	43.90%
<i>Delinquent (30+)</i>			
Number		1	4
%		4.35%	9.76%
<i>Delinquent (60+)</i>			
Number		6	8
%		26.09%	19.51%
<i>Delinquent (90+)</i>			
Number		7	11
%		30.43%	26.83%

Rhode Island

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

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	9	9
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	9	9
	%	100.00%	100.00%
Homeownership Retention²			
	Six Months Number	N/A	2
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement
2. Borrower still owns home

Rhode Island

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

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		86	125
% of Total Number of Applications		27.74%	32.98%
<i>Denied</i>			
Number of Applications Denied		36	54
% of Total Number of Applications		11.61%	14.25%
<i>Withdrawn</i>			
Number of Applications Withdrawn		10	22
% of Total Number of Applications		3.23%	5.80%
<i>In Process</i>			
Number of Applications In Process		178	178
% of Total Number of Applications		57.42%	46.97%
<i>Total</i>			
Total Number of Applications Received		310	379
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		19	31
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1398.49	1336.1
Median 1st Lien Housing Payment After Assistance		1030.68	962.56
Median 2nd Lien Housing Payment Before Assistance		152	145.36
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		181912.99	167700
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		19984.5	18932
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	1
Median Assistance Amount		6000	6000
Assistance Characteristics			
Assistance Provided to Date		376088.21	543114.38
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		52	98.5
<i>Current</i>			
Number		33	45
%		38.37%	36.00%
<i>Delinquent (30+)</i>			
Number		9	15
%		10.47%	12.00%
<i>Delinquent (60+)</i>			
Number		14	21
%		16.28%	16.80%
<i>Delinquent (90+)</i>			
Number		30	44
%		34.88%	35.20%

Rhode Island

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

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

1. Includes second mortgage settlement

2. Borrower still owns home

Rhode Island

HFA Performance Data Reporting- Program Performance Moving Forward Assistance

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		6	11
% of Total Number of Applications		25.00%	35.48%
<i>Denied</i>			
Number of Applications Denied		0	1
% of Total Number of Applications		0.00%	3.23%
<i>Withdrawn</i>			
Number of Applications Withdrawn		2	3
% of Total Number of Applications		8.33%	9.68%
<i>In Process</i>			
Number of Applications In Process		16	16
% of Total Number of Applications		66.67%	51.61%
<i>Total</i>			
Total Number of Applications Received		24	31
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		1368	1469.21
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		187.3	103
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		207361	209725.56
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		7595.5	8615
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		3725	3190.51
Assistance Characteristics			
Assistance Provided to Date		22407.47	34446.47
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		39	99
<i>Current</i>			
Number		1	1
%		16.67%	9.09%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		5	10
%		83.33%	90.91%

Rhode Island

HFA Performance Data Reporting- Program Performance Moving Forward Assistance

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	7	9
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	6	8
	%	85.71%	88.89%
	<i>Deed in Lieu</i>		
	Number	1	1
	%	14.29%	11.11%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	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 Approved		181	332
% of Total Number of Applications		29.67%	39.95%
<i>Denied</i>			
Number of Applications Denied		51	99
% of Total Number of Applications		8.36%	11.91%
<i>Withdrawn</i>			
Number of Applications Withdrawn		24	46
% of Total Number of Applications		3.93%	5.54%
<i>In Process</i>			
Number of Applications In Process		354	354
% of Total Number of Applications		58.03%	42.60%
<i>Total</i>			
Total Number of Applications Received		610	831
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		9	15
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1496.89	1454.77
Median 1st Lien Housing Payment After Assistance		776.45	775.1
Median 2nd Lien Housing Payment Before Assistance		245.5	185
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		186838.99	182914
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		29977.5	23889
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of time Borrower Receives Assistance		N/A	3
Median Assistance Amount		6000	6000
Assistance Characteristics			
Assistance Provided to Date		633214.03	847988.77
Total Lender/Service Assistance Amount		N/A	N/A
Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		61	96.5
<i>Current</i>			
Number		84	168
%		46.41%	50.60%
<i>Delinquent (30+)</i>			
Number		26	38
%		14.36%	11.45%
<i>Delinquent (60+)</i>			
Number		17	41
%		9.39%	12.35%
<i>Delinquent (90+)</i>			
Number		54	85
%		29.83%	25.60%

Rhode Island

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

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	24	24
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	24	24
	%	100.00%	100.00%
Homeownership Retention²			
	Six Months Number	N/A	24
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement
2. Borrower still owns home

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Unique Borrower Count		
	Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided on 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 Approved		The total number of applications approved for assistance for the specific program
% of Total Number of Applications		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 Denied		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		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		Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
<i>In Process</i>		
Number of Applications In Process		The total number of applications for the specific program that have not been decided and are pending review
% of Total Number of Applications		Total number of applications for the specific program that have not been decided and are pending review 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, withdrawn and in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		Number of households participating in other HFA sponsored HHF programs or other HHF program components.

Program Characteristics

General Characteristics

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

Assistance Characteristics

Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching 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

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.
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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
<i>Other - Borrower Still Owns Home</i>	
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category.

Homeownership Retention¹

Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post 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)