



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.

Template Version Date: August 2011

Rhode Island			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	288	763
	Number of Unique Borrowers Denied Assistance	108	291
	Number of Unique Borrowers Withdrawn from Program	20	102
	Number of Unique Borrowers in Process	786	N/A
	Total Number of Unique Borrower Applicants	1202	1942
Borrower Income (\$)			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	5%	4%
	\$50,000- \$69,000	11%	13%
	Below \$50,000	84%	82%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1%	1%
	110%- 119%	1%	0%
	100%- 109%	1%	2%
	90%- 99%	4%	3%
	80%- 89%	3%	4%
	Below 80%	90%	90%
Geographic Breakdown (by county)			
	Bristol	7	24
	Kent	55	157
	Newport	14	30
	Providence	183	477
	Washington	29	75
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
	American Indian or Alaskan Native	1	7
	Asian	5	15
	Black or African American	21	60
	Native Hawaiian or other Pacific Islander	0	0
	White	223	591
	Information Not Provided by Borrower	38	90
Ethnicity			
	Hispanic or Latino	29	83
	Not Hispanic or Latino	259	680
	Information Not Provided by Borrower	0	0
Sex			
	Male	137	388
	Female	151	375
	Information Not Provided by Borrower	0	0
<i>Co-Borrower</i>			
Race			
	American Indian or Alaskan Native	1	2
	Asian	1	6
	Black or African American	3	14
	Native Hawaiian or other Pacific Islander	0	0
	White	71	219
	Information Not Provided by Borrower	10	28
Ethnicity			
	Hispanic or Latino	7	26
	Not Hispanic or Latino	79	243
	Information Not Provided by Borrower	0	0
Sex			
	Male	21	62
	Female	65	207
	Information Not Provided by Borrower	0	0
Hardship			
	Unemployment	180	512
	Underemployment	39	88
	Divorce	6	13
	Medical Condition	26	80
	Death	7	14
	Other	30	56
Current Loan to Value Ratio (LTV)			
	<100%	46%	45%
	100%-109%	12%	12%
	110%-120%	11%	12%
	>120%	31%	31%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	43%	41%
	100%-119%	22%	23%
	120%-139%	17%	17%
	140%-159%	10%	10%
	>=160%	8%	9%
Delinquency Status (%)			
	Current	48%	47%
	30+	10%	11%
	60+	13%	12%
	90+	29%	29%
Household Size			
	1	88	236
	2	70	193
	3	54	138
	4	37	110
	5+	39	86

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%	0%
<i>Denied</i>			
	Number of Applications Denied	14	44
	% of Total Number of Applications	15%	33%
<i>Withdrawn</i>			
	Number of Applications Withdrawn	0	12
	% of Total Number of Applications	0%	9%
<i>In Process</i>			
	Number of Applications In Process	79	N/A
	% of Total Number of Applications	85%	N/A
<i>Total</i>			
	Total Number of Applications Received	93	135
	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 to Date	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			
	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%

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%	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
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0%	0%
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

Please note that percentages for the cumulative column of the *Program Intake/Evaluation* section will not sum to 100%, as they exclude the in process applications.

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		44	85
% of Total Number of Applications		34%	46%
<i>Denied</i>			
Number of Applications Denied		9	20
% of Total Number of Applications		7%	11%
<i>Withdrawn</i>			
Number of Applications Withdrawn		2	7
% of Total Number of Applications		2%	4%
<i>In Process</i>			
Number of Applications In Process		74	N/A
% of Total Number of Applications		57%	N/A
<i>Total</i>			
Total Number of Applications Received		129	186
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	21
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1383.5	1454.77
Median 1st Lien Housing Payment After Assistance		981.51	1055.8
Median 2nd Lien Housing Payment Before Assistance		65.5	108.77
Median 2nd Lien Housing Payment After Assistance		65.5	108.77
Median 1st Lien UPB Before Program Entry		171285.05	180508
Median 1st Lien UPB After Program Entry		171285.05	180508
Median 2nd Lien UPB Before Program Entry		8604.9	12521.06
Median 2nd Lien UPB After Program Entry		8604.9	12521.06
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	1
Median Assistance Amount		14604.05	7380.67
Assistance Characteristics			
Assistance Provided to Date		670664.92	893111.22
Total Lender/Servicer Assistance Amount		48842.52	186097.79
Borrowers Receiving Lender/Servicer Match (%)		11%	36%
Median Lender/Servicer Assistance per Borrower		2739.96	3710.46
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		28	143
<i>Current</i>			
Number		20	37
%		45%	44%
<i>Delinquent (30+)</i>			
Number		5	8
%		11%	9%
<i>Delinquent (60+)</i>			
Number		3	13
%		7%	15%
<i>Delinquent (90+)</i>			
Number		16	27
%		36%	32%

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)	21	30
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	21	30
	%	100%	100%
<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
<i>Other - Borrower Still Owns Home</i>			
	Number	0	0
	%	0%	0%
Homeownership Retention²			
	Six Months Number	N/A	18
	Six Months %	N/A	100%
	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

Please note that percentages for the cumulative column of the *Program Intake/Evaluation* section will not sum to 100%, as they exclude the in process applications.

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		43	168
% of Total Number of Applications		15%	34%
<i>Denied</i>			
Number of Applications Denied		31	85
% of Total Number of Applications		11%	17%
<i>Withdrawn</i>			
Number of Applications Withdrawn		5	27
% of Total Number of Applications		2%	6%
<i>In Process</i>			
Number of Applications In Process		209	N/A
% of Total Number of Applications		73%	N/A
<i>Total</i>			
Total Number of Applications Received		288	489
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	31
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1243.33	1334.05
Median 1st Lien Housing Payment After Assistance		655.88	916.68
Median 2nd Lien Housing Payment Before Assistance		320.5	157
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		143765.62	167426.33
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		46148	21629
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		7182.48	3844.42
Assistance Characteristics			
Assistance Provided to Date		312607.73	855722.11
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		48	102
<i>Current</i>			
Number		19	62
%		44%	37%
<i>Delinquent (30+)</i>			
Number		5	20
%		12%	12%
<i>Delinquent (60+)</i>			
Number		5	27
%		12%	16%
<i>Delinquent (90+)</i>			
Number		14	59
%		33%	35%

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)	59	61
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	1	1
	%	2%	2%
	<i>Reinstatement/Current/Payoff</i>		
	Number	47	47
	%	80%	77%
	<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	11	13
	%	19%	21%
Homeownership Retention²			
	Six Months Number	N/A	38
	Six Months %	N/A	100%
	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

Please note that percentages for the cumulative column of the *Program Intake/Evaluation* section will not sum to 100%, as they exclude the in process applications.

Rhode Island

HFA Performance Data Reporting- Program Performance Moving Forward Assistance

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		5	16
% of Total Number of Applications		19%	38%
<i>Denied</i>			
Number of Applications Denied		1	2
% of Total Number of Applications		4%	5%
<i>Withdrawn</i>			
Number of Applications Withdrawn		1	4
% of Total Number of Applications		4%	10%
<i>In Process</i>			
Number of Applications In Process		20	N/A
% of Total Number of Applications		74%	N/A
<i>Total</i>			
Total Number of Applications Received		27	42
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		1398	1429
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	103
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		168952	202211.56
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	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		1700	3000
Assistance Characteristics			
Assistance Provided to Date		17900	52346.47
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		58	97
<i>Current</i>			
Number		2	3
%		40%	19%
<i>Delinquent (30+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (60+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (90+)</i>			
Number		3	13
%		60%	81%

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)	5	16
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	5	15
	%	100%	94%
	<i>Deed in Lieu</i>		
	Number	0	1
	%	0%	6%
	<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

Please note that percentages for the cumulative column of the *Program Intake/Evaluation* section will not sum to 100%, as they exclude the in process applications.

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		204	536
% of Total Number of Applications		29%	46%
<i>Denied</i>			
Number of Applications Denied		56	155
% of Total Number of Applications		8%	13%
<i>Withdrawn</i>			
Number of Applications Withdrawn		12	58
% of Total Number of Applications		2%	5%
<i>In Process</i>			
Number of Applications In Process		425	N/A
% of Total Number of Applications		61%	N/A
<i>Total</i>			
Total Number of Applications Received		697	1174
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	15
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1472.15	1451.94
Median 1st Lien Housing Payment After Assistance		776.45	776.45
Median 2nd Lien Housing Payment Before Assistance		173	180
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		179357.44	181745.42
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		25047.29	24351
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	5
Median Assistance Amount		6895.24	5492.4
Assistance Characteristics			
Assistance Provided to Date		1268309.9	2116298.67
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		41	103
<i>Current</i>			
Number		99	271
%		49%	51%
<i>Delinquent (30+)</i>			
Number		17	59
%		8%	11%
<i>Delinquent (60+)</i>			
Number		29	69
%		14%	13%
<i>Delinquent (90+)</i>			
Number		59	137
%		29%	26%

Rhode Island

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

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	26	50
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	1	1
	%	4%	2%
<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	4	4
	%	15%	8%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	12	26
	%	46%	52%
<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
<i>Other - Borrower Still Owns Home</i>			
	Number	9	19
	%	35%	38%
Homeownership Retention²			
	Six Months Number	N/A	149
	Six Months %	N/A	99%
	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

Please note that percentages for the cumulative column of the *Program Intake/Evaluation* section will not sum to 100%, as they exclude the in process applications.

Rhode Island		
HHF Performance Data Reporting- Program Performance Principal Reduction Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Applications Approved	0	0
% of Total Number of Applications	0%	0%
<i>Denied</i>		
Number of Applications Denied	0	0
% of Total Number of Applications	0%	0%
<i>Withdrawn</i>		
Number of Applications Withdrawn	0	0
% of Total Number of Applications	0%	0%
<i>In Process</i>		
Number of Applications In Process	0	N/A
% of Total Number of Applications	0%	N/A
<i>Total</i>		
Total Number of Applications Received	0	0
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	N/A	N/A
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	N/A	N/A
Median Principal Forgiveness ¹	0	0
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	0	0
Assistance Characteristics		
Assistance Provided to Date	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		
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
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	N/A	N/A
	%	N/A	N/A
	<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
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0%	0%
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%
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p> <p>Please note that percentages for the cumulative column of the <i>Program Intake/Evaluation</i> section will not sum to 100%, as they exclude the in process applications.</p>			

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 for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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Home Mortgage Disclosure Act (HMDA)

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

Hardship

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

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

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

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

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

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

Program Intake/Evaluation

<i>Approved</i>	
Number of 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. This should be reported in the QTD column only.
% 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 QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components.

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

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
<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 receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
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)