



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 Q4 2010 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
Borrower Income (\$)			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	4%	4%
	\$50,000- \$69,000	8%	8%
	Below \$50,000	88%	88%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0%	0%
	110%-119%	0%	0%
	100%- 109%	0%	0%
	90%- 99%	4%	4%
	80%- 89%	0%	0%
	Below 80%	96%	96%
Geographic Breakdown (by county)			
	Bristol	0	0
	Kent	4	4
	Newport	0	0
	Providence	21	21
	Washington	0	0
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
	American Indian or Alaskan Native	0	0
	Asian	0	0
	Black or African American	5	5
	Native Hawaiian or other Pacific Islander	0	0
	White	20	20
	Information Not Provided by Borrower	0	0
Ethnicity			
	Hispanic or Latino	3	3
	Not Hispanic or Latino	22	22
	Information Not Provided by Borrower	0	0
Sex			
	Male	15	15
	Female	10	10
	Information Not Provided by Borrower	0	0
<i>Co-Borrower</i>			
Race			
	American Indian or Alaskan Native	0	0
	Asian	0	0
	Black or African American	0	0
	Native Hawaiian or other Pacific Islander	0	0
	White	7	7
	Information Not Provided by Borrower	0	0
Ethnicity			
	Hispanic or Latino	2	2
	Not Hispanic or Latino	5	5
	Information Not Provided by Borrower	0	0
Sex			
	Male	0	0
	Female	7	7
	Information Not Provided by Borrower	0	0
Hardship			
	Unemployment	22	22
	Underemployment	1	1
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	2	2
Current Loan to Value Ratio (LTV)			
	<100%	40%	40%
	100%-109%	12%	12%
	110%-120%	16%	16%
	>120%	32%	32%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	36%	36%
	100%-119%	20%	20%
	120%-139%	20%	20%
	140%-159%	12%	12%
	>=160%	12%	12%
Delinquency Status (%)			
	Current	52%	52%
	30+	20%	20%
	60+	8%	8%
	90+	20%	20%
Median Household Size			
	1	12	12
	2	5	5
	3	3	3
	4	4	4
	5+	1	1

Rhode Island			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance for HAMP Customers			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applicants		0	0
% of Total Applicants		0%	0%
<i>Denied</i>			
Number of Applicants		1	1
% of Total Applicants		100%	100%
<i>Total</i>			
Total Applicants		1	1
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 to Date (Assistance and Administrative Expenses)		0.00	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
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	0

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Rhode Island			
HFA Performance Data Reporting- Program Performance Loan Modification Assistance for HAMP Customers			
		QTD	Cumulative
	%	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>MHA 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, reinstatement assistance (fees) and/or arrearages.			
2. Borrower occupying home post assistance			

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 Applicants		2	2
% of Total Applicants		67%	67%
<i>Denied</i>			
Number of Applicants		1	1
% of Total Applicants		33%	33%
<i>Total</i>			
Total Applicants		3	3
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	2
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1057.16	1057.16
Median 1st Lien Housing Payment After Assistance		813.7	813.7
Median 2nd Lien Housing Payment Before Assistance		31.5	31.5
Median 2nd Lien Housing Payment After Assistance		31.5	31.5
Median 1st Lien UPB Before Program Entry		129743.5	129743.5
Median 1st Lien UPB After Program Entry		129375.5	129375.5
Median 2nd Lien UPB Before Program Entry		6637	6637
Median 2nd Lien UPB After Program Entry		6637	6637
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		652.62	652.62
Assistance Characteristics			
Assistance Provided		562.8	562.8
Total Lender/Servicer Assistance Amount		4537.8	4537.8
Borrowers Receiving Lender/Servicer Match (%)		100%	100%
Median Lender/Servicer Assistance per Borrower		2268.9	2268.9
Other Characteristics			
Total Amount Spent to Date (Assistance and Administrative Expenses)		61925.99	61925.99
Median Length of Time from Initial Request to Assistance Granted		60	60
<i>Current</i>			
Number		1	1
%		50%	50%
<i>Delinquent (30+)</i>			
Number		1	1
%		50%	50%
<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

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Rhode Island			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance for Non-HAMP Customers			
		QTD	Cumulative
	%	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>MHA 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, reinstatement assistance (fees) and/or arrearages.			
2. Borrower occupying home post assistance			

Rhode Island		
HFA Performance Data Reporting- Program Performance Temporary and Immediate Homeowner Assistance		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Applicants	2	2
% of Total Applicants	29%	29%
<i>Denied</i>		
Number of Applicants	5	5
% of Total Applicants	71%	71%
<i>Total</i>		
Total Applicants	7	7
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	1
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	927	927
Median 1st Lien Housing Payment After Assistance	905.67	905.67
Median 2nd Lien Housing Payment Before Assistance	46.71	46.71
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	128297.78	128297.78
Median 1st Lien UPB After Program Entry	127916.72	127916.72
Median 2nd Lien UPB Before Program Entry	7567.45	7567.45
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	3435	3435
Assistance Characteristics		
Assistance Provided to Date	6870	6870
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 to Date (Assistance and Administrative Expenses)	185037.05	185037.05
Median Length of Time from Initial Request to Assistance Granted	39	39
<i>Current</i>		
Number	0	0
%	0%	0%
<i>Delinquent (30+)</i>		
Number	1	1
%	50%	50%
<i>Delinquent (60+)</i>		
Number	0	0
%	0%	0%
<i>Delinquent (90+)</i>		
Number	1	1
%	50%	50%
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

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Rhode Island

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

		QTD	Cumulative
	%	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>MHA 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, reinstatement assistance (fees) and/or arrearages.

2. Borrower occupying post assistance

Rhode Island		
HFA Performance Data Reporting- Program Performance		
Moving Forward Assistance		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Applicants	1	1
% of Total Applicants	100%	100%
<i>Denied</i>		
Number of Applicants	0	0
% of Total Applicants	0%	0%
<i>Total</i>		
Total Applicants	1	1
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	778	778
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	103	103
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	96780	96780
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	11607	11607
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	2372	2372
Assistance Characteristics		
Assistance Provided to Date	2372	2372
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 to Date (Assistance and Administrative Expenses)	33631.45	33631.45
Median Length of Time from Initial Request to Assistance Granted	36	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	1	1
%	100%	100%
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

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Rhode Island

HFA Performance Data Reporting- Program Performance Moving Forward Assistance

		QTD	Cumulative
	%	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>MHA 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	1	1
	%	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, reinstatement assistance (fees) and/or arrearages.

2. Borrower occupying post assistance

Rhode Island		
HFA Performance Data Reporting- Program Performance		
Mortgage Payment Assistance - Unemployed Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Applicants	24	24
% of Total Applicants	80%	80%
<i>Denied</i>		
Number of Applicants	6	6
% of Total Applicants	20%	20%
<i>Total</i>		
Total Applicants	60	60
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	1
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	1405.02	1405.02
Median 1st Lien Housing Payment After Assistance	776.45	776.45
Median 2nd Lien Housing Payment Before Assistance	69.03	69.03
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	183962.15	183962.15
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	15569	15569
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	5768.88	5768.88
Assistance Characteristics		
Assistance Provided to Date	18485.05	18485.05
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 to Date (Assistance and Administrative Expenses)	810197.35	810197.35
Median Length of Time from Initial Request to Assistance Granted	32	32
<i>Current</i>		
Number	15	15
%	63%	63%
<i>Delinquent (30+)</i>		
Number	4	4
%	17%	17%
<i>Delinquent (60+)</i>		
Number	2	2
%	8%	8%
<i>Delinquent (90+)</i>		
Number	3	3
%	13%	13%
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

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Rhode Island

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

		QTD	Cumulative
	%	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>MHA 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 and/or reinstatement assistance (fees)

2. Borrower occupying home post assistance

Data Dictionary		
HFA Performance Data Reporting- Borrower Characteristics		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
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.
Median 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 Applicants	Total number of applicants approved for assistance.
% of Total Applicants	Total number of applicants approved for assistance divided by the total number of applicants.
<i>Denied</i>	
Number of Applicants	Total number of applicants denied.
% of Total Applicants	Total number of applicants denied divided by the total number of applicants.
<i>Total</i>	
Total Applicants	Total number of applicants evaluated (approved and denied) for assistance.
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 (PITIA) paid by homeowner for all applicants approved for assistance prior to receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median first lien housing payment (PITIA) paid by homeowner for all applicants approved for assistance after receiving assistance.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment (PITIA) paid by homeowner for all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment (PITIA) paid by homeowner for all applicants approved for assistance after receiving assistance.
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	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

Total Amount Spent (Assistance and Administrative Expenses)	Total cumulative amount spent by the HFA (including assistance and administrative costs).
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>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>MHA Program</i>	
Number		Number of households that transitioned into the Making Home Affordable Program.
%		Percent of transitioned households to the MHA 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 homes assisted by the program that are owner occupied 6 months post receipt of assistance.
%		Percent of homes assisted by the Program that are owner occupied 6 months post receipt of assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of homes assisted by the program that are owner occupied 12 months post receipt of assistance.
%		Percent of homes assisted by the Program that are owner occupied 12 months post receipt of 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 occupying home post assistance

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