



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	268	1031
	Number of Unique Borrowers Denied Assistance	126	417
	Number of Unique Borrowers Withdrawn from Program	45	147
	Number of Unique Borrowers in Process	923	N/A
	Total Number of Unique Borrower Applicants	1362	2518
Borrower Income (\$)			
	Above \$90,000	1.12%	0.49%
	\$70,000- \$89,000	7.09%	4.75%
	\$50,000- \$69,000	7.84%	12.03%
	Below \$50,000	83.96%	82.74%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1.12%	0.68%
	110%- 119%	2.24%	0.78%
	100%- 109%	4.48%	2.52%
	90%- 99%	0.75%	2.62%
	80%- 89%	2.61%	3.78%
	Below 80%	88.81%	89.62%
Geographic Breakdown (by county)			
	Bristol	5	29
	Kent	71	228
	Newport	8	38
	Providence	168	645
	Washington	16	91
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
	American Indian or Alaskan Native	3	10
	Asian	2	17
	Black or African American	28	88
	Native Hawaiian or other Pacific Islander	0	0
	White	214	805
	Information Not Provided by Borrower	21	111
Ethnicity			
	Hispanic or Latino	35	118
	Not Hispanic or Latino	233	913
	Information Not Provided by Borrower	0	0
Sex			
	Male	139	527
	Female	129	504
	Information Not Provided by Borrower	0	0
<i>Co-Borrower</i>			
Race			
	American Indian or Alaskan Native	0	2
	Asian	2	8
	Black or African American	8	22
	Native Hawaiian or other Pacific Islander	0	0
	White	88	307
	Information Not Provided by Borrower	10	38
Ethnicity			
	Hispanic or Latino	17	43
	Not Hispanic or Latino	91	334
	Information Not Provided by Borrower	0	0
Sex			
	Male	23	85
	Female	85	292
	Information Not Provided by Borrower	0	0
Hardship			
	Unemployment	170	682
	Underemployment	27	115
	Divorce	4	17
	Medical Condition	26	106
	Death	5	19
	Other	36	92
Current Loan to Value Ratio (LTV)			
	<100%	47.01%	45.68%
	100%-109%	10.07%	11.25%
	110%-120%	7.46%	11.06%
	>120%	35.45%	32.01%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	40.67%	41.03%
	100%-119%	19.78%	22.11%
	120%-139%	18.66%	17.75%
	140%-159%	12.69%	10.57%
	>=160%	8.21%	8.54%
Delinquency Status (%)			
	Current	43.49%	46.36%
	30+	10.41%	10.77%
	60+	14.13%	12.80%
	90+	31.97%	30.07%
Household Size			
	1	80	316
	2	67	260
	3	55	193
	4	42	152
	5+	24	110

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		13	57
% of Total Number of Applications		16.67%	42.54%
<i>Withdrawn</i>			
Number of Applications Withdrawn		4	16
% of Total Number of Applications		5.13%	11.94%
<i>In Process</i>			
Number of Applications In Process		61	N/A
% of Total Number of Applications		78.21%	N/A
<i>Total</i>			
Total Number of Applications Received		78	134
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 (%)		0.00%	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
Foreclosure Sale			
	Number	0	0
	%	0.00%	0.00%
Cancelled			
	Number	0	0
	%	0.00%	0.00%
Deed in Lieu			
	Number	0	0
	%	0.00%	0.00%
Short Sale			
	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		21	106
% of Total Number of Applications		15.22%	42.40%
<i>Denied</i>			
Number of Applications Denied		13	33
% of Total Number of Applications		9.42%	13.20%
<i>Withdrawn</i>			
Number of Applications Withdrawn		1	8
% of Total Number of Applications		0.72%	3.20%
<i>In Process</i>			
Number of Applications In Process		103	N/A
% of Total Number of Applications		74.64%	N/A
<i>Total</i>			
Total Number of Applications Received		138	250
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		1361.47	1441
Median 1st Lien Housing Payment After Assistance		862.3	1013.7
Median 2nd Lien Housing Payment Before Assistance		42	107
Median 2nd Lien Housing Payment After Assistance		42	107
Median 1st Lien UPB Before Program Entry		180979.9	182171
Median 1st Lien UPB After Program Entry		175736.4	180508
Median 2nd Lien UPB Before Program Entry		5695.5	12104.12
Median 2nd Lien UPB After Program Entry		5695.5	12104.12
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	1
Median Assistance Amount		18344.09	10335.16
Assistance Characteristics			
Assistance Provided to Date		483435.62	1376546.84
Total Lender/Servicer Assistance Amount		0	186097.79
Borrowers Receiving Lender/Servicer Match (%)		0.00%	29.25%
Median Lender/Servicer Assistance per Borrower		0	3710.46
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		45	144
<i>Current</i>			
Number		13	50
%		61.90%	47.17%
<i>Delinquent (30+)</i>			
Number		0	8
%		0.00%	7.55%
<i>Delinquent (60+)</i>			
Number		1	14
%		4.76%	13.21%
<i>Delinquent (90+)</i>			
Number		7	34
%		33.33%	32.08%

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)	43	73
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	43	73
	%	100.00%	100.00%
<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	41
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	2
	Twelve Months %	N/A	100.00%
	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		57	225
% of Total Number of Applications		15.70%	34.99%
<i>Denied</i>			
Number of Applications Denied		42	127
% of Total Number of Applications		11.57%	19.75%
<i>Withdrawn</i>			
Number of Applications Withdrawn		15	42
% of Total Number of Applications		4.13%	6.53%
<i>In Process</i>			
Number of Applications In Process		249	N/A
% of Total Number of Applications		68.60%	N/A
<i>Total</i>			
Total Number of Applications Received		363	643
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	33
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1477.47	1352
Median 1st Lien Housing Payment After Assistance		943.14	917.94
Median 2nd Lien Housing Payment Before Assistance		211.95	160
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		199888.39	178235.55
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		33743.77	22363.99
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		5450.68	4224.25
Assistance Characteristics			
Assistance Provided to Date		396828.18	1253750.29
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		61	120
<i>Current</i>			
Number		14	76
%		24.56%	33.78%
<i>Delinquent (30+)</i>			
Number		7	27
%		12.28%	12.00%
<i>Delinquent (60+)</i>			
Number		14	41
%		24.56%	18.22%
<i>Delinquent (90+)</i>			
Number		22	81
%		38.60%	36.00%

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)	8	69
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	1
	%	0.00%	1.45%
	<i>Reinstatement/Current/Payoff</i>		
	Number	8	55
	%	100.00%	79.71%
	<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	13
	%	0.00%	18.84%
Homeownership Retention²			
	Six Months Number	N/A	124
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	2
	Twelve Months %	N/A	100.00%
	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		5	21
% of Total Number of Applications		16.67%	40.38%
<i>Denied</i>			
Number of Applications Denied		2	4
% of Total Number of Applications		6.67%	7.69%
<i>Withdrawn</i>			
Number of Applications Withdrawn		1	5
% of Total Number of Applications		3.33%	9.62%
<i>In Process</i>			
Number of Applications In Process		22	N/A
% of Total Number of Applications		73.33%	N/A
<i>Total</i>			
Total Number of Applications Received		30	52
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		1482	1460
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		180419.49	190577.23
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		4406	3190.51
Assistance Characteristics			
Assistance Provided to Date		15761.89	68108.36
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		72	102
<i>Current</i>			
Number		1	4
%		20.00%	19.05%
<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		4	17
%		80.00%	80.95%

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	21
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	5	20
	%	100.00%	95.24%
	<i>Deed in Lieu</i>		
	Number	0	1
	%	0.00%	4.76%
	<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		192	728
% of Total Number of Applications		24.84%	47.83%
<i>Denied</i>			
Number of Applications Denied		60	215
% of Total Number of Applications		7.76%	14.13%
<i>Withdrawn</i>			
Number of Applications Withdrawn		24	82
% of Total Number of Applications		3.10%	5.39%
<i>In Process</i>			
Number of Applications In Process		497	N/A
% of Total Number of Applications		64.30%	N/A
<i>Total</i>			
Total Number of Applications Received		773	1522
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		4	19
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1439.18	1449.05
Median 1st Lien Housing Payment After Assistance		742.86	771.18
Median 2nd Lien Housing Payment Before Assistance		140	177.5
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		184391.91	182004
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		25319.14	24911
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	6
Median Assistance Amount		7426	5693.94
Assistance Characteristics			
Assistance Provided to Date		1621738.58	3738037.25
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		58	108
<i>Current</i>			
Number		94	365
%		48.96%	50.14%
<i>Delinquent (30+)</i>			
Number		21	80
%		10.94%	10.99%
<i>Delinquent (60+)</i>			
Number		23	92
%		11.98%	12.64%
<i>Delinquent (90+)</i>			
Number		54	191
%		28.13%	26.24%

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)	28	78
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	1
	%	0.00%	1.28%
<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	4
	%	0.00%	5.13%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	9	35
	%	32.14%	44.87%
<i>Reinstatement/Current/Payoff</i>			
	Number	13	13
	%	46.43%	16.67%
<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	6	25
	%	21.43%	32.05%
Homeownership Retention²			
	Six Months Number	N/A	330
	Six Months %	N/A	99.70%
	Twelve Months Number	N/A	24
	Twelve Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

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

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		0.00%	0.00%
<i>Denied</i>			
Number of Applications Denied		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn</i>			
Number of Applications Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Applications In Process		0	N/A
% of Total Number of Applications		0.00%	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 (%)		0.00%	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%

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	N/A	N/A
	%	N/A	N/A
	<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			

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)