



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: April 2012**

Rhode Island			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	338	1678
	Number of Unique Borrowers Denied Assistance	185	735
	Number of Unique Borrowers Withdrawn from Program	32	214
	Number of Unique Borrowers in Process	914	N/A
	Total Number of Unique Borrower Applicants	1469	3541
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.59%	0.48%
	\$70,000- \$89,000	2.66%	3.99%
	\$50,000- \$69,000	10.95%	12.69%
	Below \$50,000	85.80%	82.84%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	0.59%	0.66%
	110%- 119%	0.30%	0.66%
	100%- 109%	1.78%	2.09%
	90%- 99%	2.66%	2.86%
	80%- 89%	2.96%	3.58%
	Below 80%	91.72%	90.17%
<b>Geographic Breakdown (by county)</b>			
	Bristol	12	47
	Kent	62	358
	Newport	13	70
	Providence	221	1065
	Washington	30	138
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<i>Borrower</i>			
<b>Race</b>			
	American Indian or Alaskan Native	1	14
	Asian	4	24
	Black or African American	28	141
	Native Hawaiian or other Pacific Islander	1	1
	White	278	1324
	Information Not Provided by Borrower	26	174
<b>Ethnicity</b>			
	Hispanic or Latino	43	191
	Not Hispanic or Latino	295	1487
	Information Not Provided by Borrower	0	0
<b>Sex</b>			
	Male	172	852
	Female	166	826
	Information Not Provided by Borrower	0	0
<i>Co-Borrower</i>			
<b>Race</b>			
	American Indian or Alaskan Native	1	4
	Asian	0	9
	Black or African American	6	37
	Native Hawaiian or other Pacific Islander	0	0
	White	118	520
	Information Not Provided by Borrower	10	68
<b>Ethnicity</b>			
	Hispanic or Latino	15	74
	Not Hispanic or Latino	120	564
	Information Not Provided by Borrower	0	0
<b>Sex</b>			
	Male	31	153
	Female	104	485
	Information Not Provided by Borrower	0	0
<b>Hardship</b>			
	Unemployment	195	1062
	Underemployment	24	173
	Divorce	8	32
	Medical Condition	47	183
	Death	11	34
	Other	53	194
<b>Current Loan to Value Ratio (LTV)</b>			
	<100%	44.38%	46.48%
	100%-109%	8.58%	9.95%
	110%-120%	9.76%	10.61%
	>120%	37.28%	32.96%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	38.17%	41.06%
	100%-119%	19.23%	20.92%
	120%-139%	18.93%	18.00%
	140%-159%	13.91%	11.08%
	>=160%	9.76%	8.94%
<b>Delinquency Status (%)</b>			
	Current	41.72%	44.58%
	30+	8.28%	10.19%
	60+	10.36%	12.16%
	90+	39.65%	33.08%
<b>Household Size</b>			
	1	93	497
	2	99	447
	3	65	307
	4	54	262
	5+	27	165

# Rhode Island

## HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program (LMA)

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		53	185
% of Total Number of Applications		21.54%	35.10%
<i>Denied</i>			
Number of Borrowers Denied		36	154
% of Total Number of Applications		14.63%	29.22%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		6	37
% of Total Number of Applications		2.44%	7.02%
<i>In Process</i>			
Number of Borrowers In Process		151	N/A
% of Total Number of Applications		61.38%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		246	527
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		12	35
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1332	1406
Median 1st Lien Housing Payment After Assistance		778.56	1000.38
Median 2nd Lien Housing Payment Before Assistance		122	99
Median 2nd Lien Housing Payment After Assistance		122	99
Median 1st Lien UPB Before Program Entry		161076.4	176174.61
Median 1st Lien UPB After Program Entry		157154.03	173462
Median 2nd Lien UPB Before Program Entry		11447	12521.06
Median 2nd Lien UPB After Program Entry		11447	12521.06
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	1
Median Assistance Amount		24812.55	11697.75
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1416220.53	<b>3583320.58</b>
Total Lender/Servicer Assistance Amount		0	<b>186097.79</b>
Borrowers Receiving Lender/Servicer Match (%)		0.00%	16.76%
Median Lender/Servicer Assistance per Borrower		0	3710.46
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		63	161
<i>Current</i>			
Number		25	89
%		47.17%	48.11%
<i>Delinquent (30+)</i>			
Number		4	16
%		7.55%	8.65%
<i>Delinquent (60+)</i>			
Number		1	17
%		1.89%	9.19%
<i>Delinquent (90+)</i>			
Number		23	63
%		43.40%	34.05%

# Rhode Island

## HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program (LMA)

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	43	117
<b>Alternative Outcomes</b>			
<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%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	43	117
	%	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%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	106
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	41
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

# Rhode Island

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		101	397
% of Total Number of Applications		27.6712%	45.3196%
<i>Denied</i>			
Number of Borrowers Denied		50	214
% of Total Number of Applications		13.6986%	24.4292%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		8	59
% of Total Number of Applications		2.1918%	6.7352%
<i>In Process</i>			
Number of Borrowers In Process		206	N/A
% of Total Number of Applications		56.4384%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		365	876
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		15	51
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1373.26	1359
Median 1st Lien Housing Payment After Assistance		1100.22	917.94
Median 2nd Lien Housing Payment Before Assistance		135	167.5
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		168329.24	175727.57
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		37389.17	24849
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	3
Median Assistance Amount		13283.33	5916.78
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1412042.34	<b>3402509</b>
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		82	145
<i>Current</i>			
Number		31	131
%		30.69%	33.00%
<i>Delinquent (30+)</i>			
Number		8	43
%		7.92%	10.83%
<i>Delinquent (60+)</i>			
Number		9	62
%		8.91%	15.62%
<i>Delinquent (90+)</i>			
Number		53	161
%		52.48%	40.55%

# Rhode Island

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	15	94
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	1	1
	%	6.6667%	1.0638%
	<i>Cancelled</i>		
	Number	0	0
	%	0.0000%	0.0000%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.0000%	0.0000%
	<i>Short Sale</i>		
	Number	0	0
	%	0.0000%	0.0000%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	1	1
	%	6.6667%	1.0638%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	2	4
	%	13.3333%	4.2553%
	<i>Reinstatement/Current/Payoff</i>		
	Number	11	74
	%	73.3333%	78.7234%
	<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	14
	%	0.0000%	14.8937%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	224
	Six Months %	N/A	99.56%
	Twelve Months Number	N/A	122
	Twelve Months %	N/A	97.60%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement 2. Borrower still owns home			

# Rhode Island

## HFA Performance Data Reporting- Program Performance Moving Forward Assistance

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		8	42
% of Total Number of Applications		19.51%	48.84%
<i>Denied</i>			
Number of Borrowers Denied		4	10
% of Total Number of Applications		9.76%	11.63%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		3	8
% of Total Number of Applications		7.32%	9.30%
<i>In Process</i>			
Number of Borrowers In Process		26	N/A
% of Total Number of Applications		63.41%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		41	86
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	4
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1598.28	1590
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		353	219.8
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		194388.55	204576.12
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		54255	28275
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		2975.68	3000
<b>Assistance Characteristics</b>			
Assistance Provided to Date		40755.63	<b>172374.63</b>
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		97	107
<i>Current</i>			
Number		0	6
%		0.00%	14.29%
<i>Delinquent (30+)</i>			
Number		0	1
%		0.00%	2.38%
<i>Delinquent (60+)</i>			
Number		0	2
%		0.00%	4.76%
<i>Delinquent (90+)</i>			
Number		8	33
%		100.00%	78.57%

# Rhode Island

## HFA Performance Data Reporting- Program Performance Moving Forward Assistance

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	8	42
<b>Alternative Outcomes</b>			
	<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
<b>Program Completion/ Transition</b>			
	<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	8	40
	%	100.00%	95.24%
	<i>Deed in Lieu</i>		
	Number	0	2
	%	0.00%	4.76%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
<b>Homeownership Retention<sup>2</sup></b>			
	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
	Twenty-four Months Number	N/A	N/A
	Twenty-four 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
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		209	1151
% of Total Number of Applications		24.62%	52.92%
<i>Denied</i>			
Number of Borrowers Denied		101	384
% of Total Number of Applications		11.90%	17.66%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		15	116
% of Total Number of Applications		1.77%	5.33%
<i>In Process</i>			
Number of Borrowers In Process		524	N/A
% of Total Number of Applications		61.72%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		849	2175
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		6	28
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1435.21	1444.43
Median 1st Lien Housing Payment After Assistance		645.55	762.93
Median 2nd Lien Housing Payment Before Assistance		149	176
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		166206.4	178902.08
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		44570	28056.93
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of time Borrower Receives Assistance		N/A	8
Median Assistance Amount		12303.86	5766.42
<b>Assistance Characteristics</b>			
Assistance Provided to Date		2970647.77	<b>8980855.94</b>
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		78	143
<i>Current</i>			
Number		101	562
%		48.33%	48.83%
<i>Delinquent (30+)</i>			
Number		20	119
%		9.57%	10.34%
<i>Delinquent (60+)</i>			
Number		25	142
%		11.96%	12.34%
<i>Delinquent (90+)</i>			
Number		63	328
%		30.14%	28.50%

# Rhode Island

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	31	124
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	0	1
	%	0.00%	0.81%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	2	2
	%	6.45%	1.61%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	2	7
	%	6.45%	5.65%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	14	52
	%	45.16%	41.94%
<i>Reinstatement/Current/Payoff</i>			
	Number	9	26
	%	29.03%	20.97%
<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	4	36
	%	12.90%	29.03%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	723
	Six Months %	N/A	99.31%
	Twelve Months Number	N/A	326
	Twelve Months %	N/A	98.19%
	Twenty-four Months Number	N/A	0
	Twenty-four 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

<b>Rhode Island</b>			
<b>HHF Performance Data Reporting- Program Performance</b>			
<b>Principal Reduction Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		3	3
% of Total Number of Applications		17.65%	17.65%
<i>Denied</i>			
Number of Borrowers Denied		1	1
% of Total Number of Applications		5.88%	5.88%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Borrowers In Process		13	N/A
% of Total Number of Applications		76.47%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		17	17
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	1
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		2097.98	2097.98
Median 1st Lien Housing Payment After Assistance		998.09	998.06
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		327123	327123
Median 1st Lien UPB After Program Entry		312473.39	312473.39
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		30693.7	30693.7
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		13375.06	13375.06
<b>Assistance Characteristics</b>			
Assistance Provided to Date		44247.7	<b>44247.7</b>
Total Lender/Servicer Assistance Amount		100325.28	<b>100325.28</b>
Borrowers Receiving Lender/Servicer Match (%)		100.00%	100.00%
Median Lender/Servicer Assistance per Borrower		17318.64	17318.64
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		217	217
<i>Current</i>			
Number		1	1
%		33.33%	33.33%
<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		2	2
%		66.67%	66.67%

<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<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%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four 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			

In accordance with United States Treasury instructions/guidance, RI reports the assistance amount for the Principal Reduction Program (PRP) in the month the assistance is fully committed, although the actual cash disbursement occurs over multi-year period.

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

#### Unique Borrower Count

		Total number of <b>unique</b> 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 Receiving Assistance	
	Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> 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 <b>unique</b> 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)

	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	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 Borrowers Receiving Assistance	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 Borrowers 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 Borrowers 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 Borrowers 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 Borrowers Applied	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		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 (\$).
<b>Assistance Characteristics</b>		
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)
<b>Other Characteristics</b>		
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.
<b>Program Outcomes</b>		
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.
<b>Alternative Outcomes</b>		
<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 <b>approved and funded</b> , 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 Retention <sup>1</sup>	
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.
Twenty-four Months	Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 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.
<sup>1</sup> Borrower still owns home * Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	