



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day 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: January 2015**

Rhode Island			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	0	3075
3	Number of Unique Borrowers Denied Assistance	0	1425
4	Number of Unique Borrowers Withdrawn from Program	0	333
5	Number of Unique Borrowers in Process	0	N/A
6	Total Number of Unique Borrower Applicants	0	4833
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$972,775	\$63,656,158
9	Total Spent on Administrative Support, Outreach, and Counseling	\$125,539	\$8,261,277
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	0.00%	0.62%
12	\$70,000- \$89,000	0.00%	3.71%
13	\$50,000- \$69,000	0.00%	13.40%
14	Below \$50,000	0.00%	82.28%
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	0.00%	0.85%
17	110%- 119%	0.00%	0.78%
18	100%- 109%	0.00%	1.89%
19	90%- 99%	0.00%	2.60%
20	80%- 89%	0.00%	3.80%
21	Below 80%	0.00%	90.08%
22	<b>Geographic Breakdown (by county)</b>		
23	Bristol	0	99
24	Kent	0	635
25	Newport	0	125
26	Providence	0	1974
27	Washington	0	242
28	<b>Home Mortgage Disclosure Act (HMDA)</b>		
29	<i>Borrower</i>		
30	<b>Race</b>		
31	American Indian or Alaskan Native	0	22
32	Asian	0	40
33	Black or African American	0	268
34	Native Hawaiian or other Pacific Islander	0	3
35	White	0	2476
36	Information Not Provided by Borrower	0	266
37	<b>Ethnicity</b>		
38	Hispanic or Latino	0	374
39	Not Hispanic or Latino	0	2701
40	Information Not Provided by Borrower	0	0
41	<b>Sex</b>		
42	Male	0	1582
43	Female	0	1493
44	Information Not Provided by Borrower	0	0
45	<i>Co-Borrower</i>		
46	<b>Race</b>		
47	American Indian or Alaskan Native	0	6
48	Asian	0	13
49	Black or African American	0	66
50	Native Hawaiian or other Pacific Islander	0	1
51	White	0	972
52	Information Not Provided by Borrower	0	103
53	<b>Ethnicity</b>		
54	Hispanic or Latino	0	131
55	Not Hispanic or Latino	0	1030
56	Information Not Provided by Borrower	0	0
57	<b>Sex</b>		
58	Male	0	282
59	Female	0	879
60	Information Not Provided by Borrower	0	0
61	<b>Hardship</b>		
62	Unemployment	0	1903
63	Underemployment	0	340
64	Divorce	0	57
65	Medical Condition	0	298
66	Death	0	52
67	Other	0	425
68	<b>Current Loan to Value Ratio (LTV)</b>		
69	<100%	0.00%	46.15%
70	100%-109%	0.00%	9.79%
71	110%-120%	0.00%	10.34%
72	>120%	0.00%	33.72%
73	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
74	<100%	0.00%	40.75%
75	100%-119%	0.00%	20.52%
76	120%-139%	0.00%	17.95%
77	140%-159%	0.00%	11.51%
78	>=160%	0.00%	9.27%
79	<b>Delinquency Status (%)</b>		
80	Current	0.00%	48.03%
81	30+	0.00%	9.85%
82	60+	0.00%	11.45%
83	90+	0.00%	30.67%
84	<b>Household Size</b>		
85	1	0	926
86	2	0	832
87	3	0	537
88	4	0	476
89	5+	0	304

<b>Rhode Island</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Loan Modification Assistance Program (LMA)</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	7	490
4	% of Total Number of Applications	77.78%	55.75%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	324
7	% of Total Number of Applications	0.00%	36.86%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	63
10	% of Total Number of Applications	0.00%	7.17%
11	<i>In Process</i>		
12	Number of Borrowers In Process	2	N/A
13	% of Total Number of Applications	22.22%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	9	879
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	7	160
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	998	1388
20	Median 1st Lien Housing Payment After Assistance	250	500
21	Median 2nd Lien Housing Payment Before Assistance	157	71
22	Median 2nd Lien Housing Payment After Assistance	157	71
23	Median 1st Lien UPB Before Program Entry	63691	171531
24	Median 1st Lien UPB After Program Entry	63691	169892
25	Median 2nd Lien UPB Before Program Entry	27965	8605
26	Median 2nd Lien UPB After Program Entry	27965	8372
27	Median Principal Forgiveness <sup>1</sup>	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	1
29	Median Assistance Amount	25000	25000
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$284,930	<b>\$12,380,468</b>
32	Total Lender/Service Assistance Amount	\$0	<b>\$186,098</b>
33	Borrowers Receiving Lender/Service Match (%)	0.00%	6.33%
34	Median Lender/Service Assistance per Borrower	\$0	\$3,710
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	13	144
37	<i>Current</i>		
38	Number	5	259
39	%	71.43%	52.86%
40	<i>Delinquent (30+)</i>		
41	Number	0	40
42	%	0.00%	8.16%
43	<i>Delinquent (60+)</i>		
44	Number	1	47
45	%	14.29%	9.59%
46	<i>Delinquent (90+)</i>		
47	Number	1	144
48	%	14.29%	29.39%

Rhode Island				
HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program (LMA)				
			QTD	Cumulative
49	<b>Program Outcomes</b>			
50		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	7	448
51	<b>Alternative Outcomes</b>			
52		<i>Foreclosure Sale</i>		
53		Number	0	0
54		%	0.00%	0.00%
55		<i>Cancelled</i>		
56		Number	0	0
57		%	0.00%	0.00%
58		<i>Deed in Lieu</i>		
59		Number	0	0
60		%	0.00%	0.00%
61		<i>Short Sale</i>		
62		Number	0	1
63		%	0.00%	0.23%
64	<b>Program Completion/ Transition</b>			
65		<i>Loan Modification Program</i>		
66		Number	7	439
67		%	100.00%	97.95%
68		<i>Re-employed/ Regain Appropriate Employment Level</i>		
69		Number	0	0
70		%	0.00%	0.00%
71		<i>Reinstatement/Current/Payoff</i>		
72		Number	0	4
73		%	0.00%	0.91%
74		<i>Short Sale</i>		
75		Number	N/A	N/A
76		%	N/A	N/A
77		<i>Deed in Lieu</i>		
78		Number	N/A	N/A
79		%	N/A	N/A
80		<i>Other - Borrower Still Owns Home</i>		
81		Number	0	4
82		%	0.00%	0.91%
83	<b>Homeownership Retention<sup>2</sup></b>			
84		Six Months Number	N/A	471
85		Six Months %	N/A	99.58%
86		Twelve Months Number	N/A	433
87		Twelve Months %	N/A	96.87%
88		Twenty-four Months Number	N/A	330
89		Twenty-four Months %	N/A	95.10%
90		Unreachable Number	N/A	0
91		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
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	667
4	% of Total Number of Applications	0.00%	57.01%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	405
7	% of Total Number of Applications	0.00%	34.62%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	98
10	% of Total Number of Applications	0.00%	8.38%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	0	1170
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	107
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	0	1373
20	Median 1st Lien Housing Payment After Assistance	0	500
21	Median 2nd Lien Housing Payment Before Assistance	0	170
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	175094
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	29012
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness <sup>1</sup>	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	13
29	Median Assistance Amount	0	25000
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$158,182	<b>\$11,567,405</b>
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	0	144
37	<i>Current</i>		
38	Number	0	232
39	%	0.00%	34.78%
40	<i>Delinquent (30+)</i>		
41	Number	0	71
42	%	0.00%	10.64%
43	<i>Delinquent (60+)</i>		
44	Number	0	98
45	%	0.00%	14.69%
46	<i>Delinquent (90+)</i>		
47	Number	0	266
48	%	0.00%	39.88%

# Rhode Island

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

		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	9	300
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	1
54	%	0.00%	0.33%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	1
60	%	0.00%	0.33%
61	<i>Short Sale</i>		
62	Number	0	3
63	%	0.00%	1.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	2	41
67	%	22.22%	13.67%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	5
70	%	0.00%	1.67%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	3	161
73	%	33.33%	53.67%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	4	88
82	%	44.44%	29.33%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	663
85	Six Months %	N/A	99.40%
86	Twelve Months Number	N/A	643
87	Twelve Months %	N/A	97.13%
88	Twenty-four Months Number	N/A	528
89	Twenty-four Months %	N/A	94.96%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Line 31

Lien Satisfactions for the previous period reported were transposed and the result was an overstatement in TIHA program in the amount of \$179,337.33 an understatement in MPA-Up program in the amount of \$179,337.33 Assistance Provided to Date. This error was identified and corrected in this period.

# Rhode Island

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

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	65
4	% of Total Number of Applications	0.00%	55.56%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	40
7	% of Total Number of Applications	0.00%	34.19%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	12
10	% of Total Number of Applications	0.00%	10.26%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	0	117
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	6
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	0	1525
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	0	337
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	199847
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	2827
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness <sup>1</sup>	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	0	3807
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$0	<b>\$340,227</b>
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	0	118
37	<i>Current</i>		
38	Number	0	10
39	%	0.00%	15.38%
40	<i>Delinquent (30+)</i>		
41	Number	0	2
42	%	0.00%	3.08%
43	<i>Delinquent (60+)</i>		
44	Number	0	3
45	%	0.00%	4.62%
46	<i>Delinquent (90+)</i>		
47	Number	0	50
48	%	0.00%	76.92%

# Rhode Island

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

		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	65
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	N/A	N/A
60	%	N/A	N/A
61	<i>Short Sale</i>		
62	Number	N/A	N/A
63	%	N/A	N/A
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	N/A
73	%	N/A	N/A
74	<i>Short Sale</i>		
75	Number	0	63
76	%	0.00%	96.92%
77	<i>Deed in Lieu</i>		
78	Number	0	2
79	%	0.00%	3.08%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	N/A
82	%	N/A	N/A
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	N/A
87	Twelve Months %	N/A	N/A
88	Twenty-four Months Number	N/A	N/A
89	Twenty-four Months %	N/A	N/A
90	Unreachable Number	N/A	N/A
91	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
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	2112
4	% of Total Number of Applications	0.00%	67.18%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	808
7	% of Total Number of Applications	0.00%	25.73%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	223
10	% of Total Number of Applications	0.00%	7.09%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	0	3143
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	6	158
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	0	1438
20	Median 1st Lien Housing Payment After Assistance	0	740
21	Median 2nd Lien Housing Payment Before Assistance	0	225
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	177670
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	28731
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness <sup>1</sup>	0	0
28	Median Length of time Borrower Receives Assistance	N/A	18
29	Median Assistance Amount	0	25000
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$529,664	<b>\$38,799,848</b>
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	0	181
37	<i>Current</i>		
38	Number	0	1091
39	%	0.00%	51.66%
40	<i>Delinquent (30+)</i>		
41	Number	0	214
42	%	0.00%	10.13%
43	<i>Delinquent (60+)</i>		
44	Number	0	238
45	%	0.00%	11.27%
46	<i>Delinquent (90+)</i>		
47	Number	0	569
48	%	0.00%	26.94%

Rhode Island				
HFA Performance Data Reporting- Program Performance				
Mortgage Payment Assistance - Unemployed Program				
			QTD	Cumulative
49	<b>Program Outcomes</b>			
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		61	768
51	<b>Alternative Outcomes</b>			
52	<i>Foreclosure Sale</i>			
53	Number		0	10
54	%		0.00%	1.30%
55	<i>Cancelled</i>			
56	Number		0	0
57	%		0.00%	0.00%
58	<i>Deed in Lieu</i>			
59	Number		0	6
60	%		0.00%	0.78%
61	<i>Short Sale</i>			
62	Number		0	19
63	%		0.00%	2.47%
64	<b>Program Completion/ Transition</b>			
65	<i>Loan Modification Program</i>			
66	Number		6	107
67	%		9.84%	13.93%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>			
69	Number		1	66
70	%		1.64%	8.59%
71	<i>Reinstatement/Current/Payoff</i>			
72	Number		37	180
73	%		60.66%	23.44%
74	<i>Short Sale</i>			
75	Number		N/A	N/A
76	%		N/A	N/A
77	<i>Deed in Lieu</i>			
78	Number		N/A	N/A
79	%		N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>			
81	Number		17	380
82	%		27.87%	49.48%
83	<b>Homeownership Retention<sup>2</sup></b>			
84	Six Months Number		N/A	2103
85	Six Months %		N/A	99.57%
86	Twelve Months Number		N/A	2077
87	Twelve Months %		N/A	98.34%
88	Twenty-four Months Number		N/A	1771
89	Twenty-four Months %		N/A	95.89%
90	Unreachable Number		N/A	0
91	Unreachable %		N/A	0.00%
	1. Includes second mortgage settlement			
	2. Borrower still owns home			

Line 31 Lien Satisfaction for the previous period reported were transposed and the result was an overstatement in TIHA program in the amount of \$179,337.33 an understatement in MPA-Up program in the amount of \$179,337.33 Assistance Provided to Date. This error was identified and corrected in this period.

Rhode Island			
HHF Performance Data Reporting- Program Performance			
Principal Reduction Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	28
4	% of Total Number of Applications	0.00%	66.67%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	10
7	% of Total Number of Applications	0.00%	23.81%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	4
10	% of Total Number of Applications	0.00%	9.52%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	0	42
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	2
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	0	1553
20	Median 1st Lien Housing Payment After Assistance	0	1113
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	245042
24	Median 1st Lien UPB After Program Entry	0	177598
25	Median 2nd Lien UPB Before Program Entry	0	50341
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness <sup>1</sup>	0	59123
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	0	25000
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$0	\$568,211
32	Total Lender/Servicer Assistance Amount	\$0	\$1,250,041
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	100.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$34,123
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	0	223
37	<i>Current</i>		
38	Number	0	14
39	%	0.00%	50.00%
40	<i>Delinquent (30+)</i>		
41	Number	0	3
42	%	0.00%	10.71%
43	<i>Delinquent (60+)</i>		
44	Number	0	3
45	%	0.00%	10.71%
46	<i>Delinquent (90+)</i>		
47	Number	0	8
48	%	0.00%	28.57%

49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	28
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	28
67	%	0.00%	100.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	28
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	28
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	13
89	Twenty-four Months %	N/A	92.86%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

**Data**

**HFA Performance Data Report**  
**The Following Data Points Are Tracked**

<b>Unique Borrower Count</b>	
	Number of Unique Borrowers Receiving Assistance
	Number of Unique Borrowers Denied Assistance
	Number of Unique Borrowers Withdrawn from Program
	Number of Unique Borrowers in Process
	Total Number of Unique Applicants
<b>Program Expenditures</b>	
	Total Assistance Provided to Date
	Total Spent on Administrative Support, Outreach, and Counseling
<b>Borrower Income</b>	
	All Categories
<b>Borrower Income as Percent of Area Median Income (AMI)</b>	
	All Categories
<b>Geographic Breakdown (by County)</b>	
	All Categories
<b>Home Mortgage Disclosure Act (HMDA)</b>	
	<b>Race</b>
	All Categories
	<b>Ethnicity</b>
	All Categories
	<b>Sex</b>
	All Categories
	<b>Race</b>
	All Categories
	<b>Ethnicity</b>
	All Categories
	<b>Sex</b>
	All Categories
<b>Hardship</b>	
	All Categories
<b>Current Loan to Value Ratio (LTV)</b>	
	All Categories
<b>Current Combined Loan to Value Ratio (CLTV)</b>	
	All Categories
<b>Delinquency Status (%)</b>	
	All Categories
<b>Household Size</b>	
	All Categories

**HFA Performance Data**

The Following Data Points Are T

**Program Intake/Evaluation***Approved*

Number of Borrowers Receiving Assistance

% of Total Number of Applications

*Denied*

Number of Borrowers Denied

% of Total Number of Applications

*Withdrawn*

Number of Borrowers Withdrawn

% of Total Number of Applications

*In Process*

Number of Borrowers In Process

% of Total Number of Applications

*Total*

Total Number of Borrowers Applied

Number of Borrowers Participating in Other HFA HHF Programs or Program Components

**Program Characteristics (For All Approved Applicants)****General Characteristics**

Median 1st Lien Housing Payment Before Assistance

Median 1st Lien Housing Payment After Assistance

Median 2nd Lien Housing Payment Before Assistance

Median 2nd Lien Housing Payment After Assistance

Median 1st Lien UPB Before Program Entry

Median 1st Lien UPB After Program Entry

Median 2nd Lien UPB Before Program Entry

Median 2nd Lien UPB After Program Entry

Median Principal Forgiveness

Median Length of Time Borrower Receives Assistance

Median Assistance Amount

Assistance Characteristics	
	Assistance Provided
	Total Lender/Service Assistance Amount
	Borrowers Receiving Lender/Service Match (%)
	Median Lender/Service Assistance per Borrower
Other Characteristics	
	Median Length of Time from Initial Request to Assistance Granted
	<i>Current</i>
	Number
	%
	<i>Delinquent (30+)</i>
	Number
	%
	<i>Delinquent (60+)</i>
	Number
	%
	<i>Delinquent (90+)</i>
	Number
	%
Program Outcomes	
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)
Alternative Outcomes	
	<i>Foreclosure Sale</i>
	Number
	%
	<i>Cancelled</i>
	Number
	%
	<i>Deed-in-Lieu</i>
	Number
	%
	<i>Short Sale</i>
	Number
	%
Program Completion/ Transition	

<i>Loan Modification Program</i>	
Number	
%	
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	
%	
<i>Reinstatement/Current/Payoff</i>	
Number	
%	
<i>Short Sale</i>	
Number	
%	
<i>Deed-in-Lieu</i>	
Number	
%	
<i>Other - Borrower Still Owns Home</i>	
Number	
%	
<b>Homeownership Retention</b>	
Six Months	
%	
Twelve Months	
%	
Twenty-four Months	
%	



Unreachable
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%
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<b>Geographic Breakdown (by City/County)</b>
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Approved/Funded Number of Structures
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<b>HFA Performance D</b>
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Mortgage Payment Assistance – Unemployment Program
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Loan Modification Assistance
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Principal Reduction Program
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Moving Forward Assistance
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# a Dictionary

## Reporting - Borrower Characteristics

### To Be Reported In Aggregate For All Programs:

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.

Total number of **unique** borrowers **not** receiving assistance under any of the programs and not withdrawn.

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.

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** borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

**Total** amount of assistance disbursed on behalf of all borrowers.

**Total** amount spent on administrative expenses to support the program(s).

At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.

At the time of assistance, borrower's annual income as a percentage of area median income.

Number of aggregate borrowers assisted in each county listed.

### ***Borrower***

All totals for the aggregate number of borrowers assisted.

All totals for the aggregate number of borrowers assisted.

All totals for the aggregate number of borrowers assisted.

### ***Co-Borrower***

All totals for the aggregate number of borrowers assisted.

All totals for the aggregate number of borrowers assisted.

All totals for the aggregate number of borrowers assisted.

All totals for the aggregate number of borrowers assisted.

Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.

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 at the time of assistance.

Household size at the time of assistance.

## Reporting - Program Performance

### o Be Reported In Aggregate For All Programs:

The total number of borrowers receiving assistance for the specific program.

Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.

The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.

Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.

The total number of borrowers 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.

Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.

The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.

Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who applied for the specific program.

Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).

Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (*i.e.*, funded borrowers only).

Median first lien housing payment **paid by homeowner** prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.

Median first lien housing payment **paid by homeowner** after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.

Median second lien housing payment **paid by homeowner** prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.

Median second lien housing payment **paid by homeowner** after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.

Median unpaid principal balance prior to receiving assistance.

Median unpaid principal balance after receiving assistance.

Median second lien unpaid principal balance prior to receiving assistance.

Median second lien unpaid principal balance after receiving assistance.

Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Median length of time borrowers receive on-going assistance (*e.g.*, mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.

Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.

Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median lender/servicer matching amount (for borrowers receiving match assistance).
Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer).
Number of borrowers current at the time assistance is received.
Number of current borrowers divided by the total number of approved applicants.
Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
Number of borrowers 90+ days delinquent at the time assistance is received.
Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Number of borrowers no longer receiving assistance under this program.
Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
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.
Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.

Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).

Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.

Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.

Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.

Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.

Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.

Number of borrowers who transitioned out of the program into a short sale as the desired outcome of the program.

Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.

Number of borrowers who transitioned out of the program into a deed-in-lieu as the desired outcome of the program.

Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.

Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.

Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)

Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.

Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)

Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.

Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.

Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.

Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.

Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

Number of aggregate structures funded in each city or county listed.

**Data Reporting - Program Notes**

Program provides monthly mortgage payment and reinstatement assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.

Provides assistance to facilitate mortgage modifications for homeowners who are ineligible for HAMP or other modifications. Homeowners must contribute a minimum partial payment each month if monthly payment assistance applies

Provides principal reduction for underwater homeowners with a 1:1 match from the servicer or lender to facilitate a mortgage modification.

Provides relocation assistance and the extinguishment of liens associated with a short sale or deed-in-lieu.