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 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: June 2012

Rhode Island
HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	271	2968
Number of Unique Borrowers Denied Assistance	215	1438
Number of Unique Borrowers Withdrawn from Program	62	362
Number of Unique Borrowers in Process	223	N/A
Total Number of Unique Borrower Applicants	771	4991
Program Expenditures ($)		
Total Assistance Provided to Date	7647291.72	44702359.78
Total Spent on Administrative Support, Outreach, and Counseling	512102.83	6965871.35
Borrower Income ($)		
Above $90,000	1.11%	0.64%
$70,000- $89,000	1.48%	3.67%
$50,000- $69,000	15.13%	13.38%
Below $50,000	82.29%	82.31%
Borrower Income as Percent of Area Median Income (AMI)		
Above 120%	1.11%	0.88%
110%- 119%	0.74%	0.74%
100%- 109%	0.37%	1.89%
90%- 99%	3.32%	2.59%
80%- 89%	2.58%	3.77%
Below 80%	91.88%	90.13%
Geographic Breakdown (by county)		
Bristol	8	95
Kent	63	616
Newport	13	123
Providence	167	1905
Washington	20	229
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
American Indian or Alaskan Native	0	21
Asian	1	39
Black or African American	24	254
Native Hawaiian or other Pacific Islander	0	2
White	223	2408
Information Not Provided by Borrower	23	244
Ethnicity		
Hispanic or Latino	20	352
Not Hispanic or Latino	251	2616
Information Not Provided by Borrower	0	0
Sex		
Male	131	1529
Female	140	1439
Information Not Provided by Borrower	0	0
Co-Borrower		
Race		
American Indian or Alaskan Native	0	6
Asian	0	13
Black or African American	4	65
Native Hawaiian or other Pacific Islander	0	1
White	80	951
Information Not Provided by Borrower	3	97
Ethnicity		
Hispanic or Latino	5	123
Not Hispanic or Latino	82	1010
Information Not Provided by Borrower	0	0
Sex		
Male	24	277
Female	63	856
Information Not Provided by Borrower	0	0
Hardship		
Unemployment	150	1853
Underemployment	42	321
Divorce	5	54
Medical Condition	28	285
Death	6	49
Other	40	406
Current Loan to Value Ratio (LTV)		
<100%	52.03%	45.99%
100%-109%	8.49%	9.67%
110%-120%	10.33%	10.65%
>120%	29.15%	33.69%
Current Combined Loan to Value Ratio (CLTV)		
<100%	47.60%	40.53%
100%-119%	19.56%	20.75%
120%-139%	13.65%	17.96%
140%-159%	12.55%	11.62%
>=160%	6.64%	9.13%
Delinquency Status (%)		
Current	55.72%	48.05%
30+	6.27%	9.80%
60+	11.81%	11.62%
90+	26.20%	30.53%
Household Size		
1	93	894
2	65	805
3	43	519
4	43	462
5+	27	288

Rhode Island

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

		QTD	Cumulative
Program Intake/Evaluation			
	Approved		
	Number of Borrowers Receiving Assistance	69	424
	% of Total Number of Applications	42.59%	51.33%
	Denied		
	Number of Borrowers Denied	48	299
	% of Total Number of Applications	29.63%	36.20%
	Withdrawn		
	Number of Borrowers Withdrawn	5	63
	% of Total Number of Applications	3.09%	7.63%
	In Process		
	Number of Borrowers In Process	40	N/A
	% of Total Number of Applications	24.69%	N/A
	Total		
	Total Number of Borrowers Applied	162	826
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	28	108
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1367	1403
	Median 1st Lien Housing Payment After Assistance	502.59	1007.23
	Median 2nd Lien Housing Payment Before Assistance	54	107.86
	Median 2nd Lien Housing Payment After Assistance	55	99.93
	Median 1st Lien UPB Before Program Entry	161713.37	173934.67
	Median 1st Lien UPB After Program Entry	160651.01	173000
	Median 2nd Lien UPB Before Program Entry	5711	7330.5
	Median 2nd Lien UPB After Program Entry	4327	7011
	Median Principal Forgiveness[1]	0	0
	Median Length of Time Borrower Receives Assistance	N/A	1
	Median Assistance Amount	34500	15515.63
Assistance Characteristics			
	Assistance Provided to Date	1813890.67	**9867716.69**
	Total Lender/Servicer Assistance Amount	0	**186097.79**
	Borrowers Receiving Lender/Servicer Match (%)	0.00%	7.31%
	Median Lender/Servicer Assistance per Borrower	0	3710.46
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	160	174
	Current		
	Number	33	222
	%	47.83%	52.36%
	Delinquent (30+)		
	Number	7	35
	%	10.14%	8.25%
	Delinquent (60+)		
	Number	10	42
	%	14.49%	9.91%
	Delinquent (90+)		
	Number	19	125
	%	27.54%	29.48%

Rhode Island

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

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	57	368
Alternative Outcomes			
	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			
	Loan Modification Program		
	Number	57	363
	%	100.00%	98.64%
	Re-employed/ Regain Appropriate Employment Level		
	Number	0	0
	%	0.00%	0.00%
	Reinstatement/Current/Payoff		
	Number	0	3
	%	0.00%	0.82%
	Short Sale		
	Number	N/A	N/A
	%	N/A	N/A
	Deed in Lieu		
	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home		
	Number	0	2
	%	0.00%	0.54%
Homeownership Retention[2]			
	Six Months Number	N/A	306
	Six Months %	N/A	99.35%
	Twelve Months Number	N/A	168
	Twelve Months %	N/A	90.27%
	Twenty-four Months Number	N/A	41
	Twenty-four Months %	N/A	97.56%
	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		
Approved		
Number of Borrowers Receiving Assistance	60	633
% of Total Number of Applications	32.97%	54.43%
Denied		
Number of Borrowers Denied	51	378
% of Total Number of Applications	28.02%	32.50%
Withdrawn		
Number of Borrowers Withdrawn	15	96
% of Total Number of Applications	8.24%	8.25%
In Process		
Number of Borrowers In Process	56	N/A
% of Total Number of Applications	30.77%	N/A
Total		
Total Number of Borrowers Applied	182	1163
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	16	95
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	1356	1371.79
Median 1st Lien Housing Payment After Assistance	500	934.87
Median 2nd Lien Housing Payment Before Assistance	116.06	178
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	161584	175778.03
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	23181.5	27941.5
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	11874.75	8708.48
Assistance Characteristics		
Assistance Provided to Date	1244624.97	**8275198.62**
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	173	170
Current		
Number	27	217
%	45.00%	34.28%
Delinquent (30+)		
Number	2	66
%	3.33%	10.43%
Delinquent (60+)		
Number	9	95
%	15.00%	15.01%
Delinquent (90+)		
Number	22	255
%	36.67%	40.28%

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)	11	231
Alternative Outcomes			
	Foreclosure Sale		
	Number	0	1
	%	0.00%	0.43%
	Cancelled		
	Number	0	0
	%	0.00%	0.00%
	Deed in Lieu		
	Number	0	1
	%	0.00%	0.43%
	Short Sale		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	Loan Modification Program		
	Number	7	25
	%	63.64%	10.82%
	Re-employed/ Regain Appropriate Employment Level		
	Number	0	5
	%	0.00%	2.16%
	Reinstatement/Current/Payoff		
	Number	0	141
	%	0.00%	61.04%
	Short Sale		
	Number	N/A	N/A
	%	N/A	N/A
	Deed in Lieu		
	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home		
	Number	4	58
	%	36.36%	25.11%
Homeownership Retention[2]			
	Six Months Number	N/A	521
	Six Months %	N/A	98.86%
	Twelve Months Number	N/A	362
	Twelve Months %	N/A	91.88%
	Twenty-four Months Number	N/A	115
	Twenty-four Months %	N/A	92.74%
	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		
Approved		
Number of Borrowers Receiving Assistance	0	64
% of Total Number of Applications	0.00%	54.70%
Denied		
Number of Borrowers Denied	2	33
% of Total Number of Applications	18.18%	28.21%
Withdrawn		
Number of Borrowers Withdrawn	1	12
% of Total Number of Applications	9.09%	10.26%
In Process		
Number of Borrowers In Process	8	N/A
% of Total Number of Applications	72.73%	N/A
Total		
Total Number of Borrowers Applied	11	117
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	6
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	0	1518
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	0	336.6
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	0	199494
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	0	28275
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	0	3019.35
Assistance Characteristics		
Assistance Provided to Date	0	**332726.54**
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	0	113
Current		
Number	0	10
%	0.00%	15.63%
Delinquent (30+)		
Number	0	2
%	0.00%	3.13%
Delinquent (60+)		
Number	0	3
%	0.00%	4.69%
Delinquent (90+)		
Number	0	49
%	0.00%	76.56%

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)	0	64
Alternative Outcomes			
	Foreclosure Sale		
	Number	0	0
	%	0.00%	0.00%
	Cancelled		
	Number	0	0
	%	0.00%	0.00%
	Deed in Lieu		
	Number	N/A	N/A
	%	N/A	N/A
	Short Sale		
	Number	N/A	N/A
	%	N/A	N/A
Program Completion/ Transition			
	Loan Modification Program		
	Number	N/A	N/A
	%	N/A	N/A
	Re-employed/ Regain Appropriate Employment Level		
	Number	N/A	N/A
	%	N/A	N/A
	Reinstatement/Current/Payoff		
	Number	N/A	N/A
	%	N/A	N/A
	Short Sale		
	Number	0	62
	%	0.00%	96.88%
	Deed in Lieu		
	Number	0	2
	%	0.00%	3.13%
	Other - Borrower Still Owns Home		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention[2]			
	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
Program Intake/Evaluation			
	Approved		
	Number of Borrowers Receiving Assistance	180	2058
	% of Total Number of Applications	38.54%	65.23%
	Denied		
	Number of Borrowers Denied	129	765
	% of Total Number of Applications	27.62%	24.25%
	Withdrawn		
	Number of Borrowers Withdrawn	44	218
	% of Total Number of Applications	9.42%	6.91%
	In Process		
	Number of Borrowers In Process	114	N/A
	% of Total Number of Applications	24.41%	N/A
	Total		
	Total Number of Borrowers Applied	467	3155
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	25	122
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1389.15	1438.19
	Median 1st Lien Housing Payment After Assistance	159.67	740.18
	Median 2nd Lien Housing Payment Before Assistance	156	225
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	170371.37	177743.08
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	32759	28977.92
	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	12
	Median Assistance Amount	18755.77	12661.34
Assistance Characteristics			
	Assistance Provided to Date	4488776.08	**25884836.78**
	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	175	178
	Current		
	Number	104	1057
	%	57.78%	51.36%
	Delinquent (30+)		
	Number	15	209
	%	8.33%	10.16%
	Delinquent (60+)		
	Number	17	236
	%	9.44%	11.47%
	Delinquent (90+)		
	Number	44	556
	%	24.44%	27.02%

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)	55	419
Alternative Outcomes			
	Foreclosure Sale		
	Number	8	9
	%	14.55%	2.15%
	Cancelled		
	Number	0	0
	%	0.00%	0.00%
	Deed in Lieu		
	Number	3	6
	%	5.45%	1.43%
	Short Sale		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	Loan Modification Program		
	Number	11	44
	%	20.00%	10.50%
	Re-employed/ Regain Appropriate Employment Level		
	Number	2	59
	%	3.64%	14.08%
	Reinstatement/Current/Payoff		
	Number	0	92
	%	0.00%	21.96%
	Short Sale		
	Number	N/A	N/A
	%	N/A	N/A
	Deed in Lieu		
	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home		
	Number	31	209
	%	56.36%	49.88%
Homeownership Retention[2]			
	Six Months Number	N/A	1626
	Six Months %	N/A	98.66%
	Twelve Months Number	N/A	1079
	Twelve Months %	N/A	93.50%
	Twenty-four Months Number	N/A	307
	Twenty-four Months %	N/A	93.03%
	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		
Approved		
Number of Borrowers Receiving Assistance	4	18
% of Total Number of Applications	22.22%	41.86%
Denied		
Number of Borrowers Denied	1	10
% of Total Number of Applications	5.56%	23.26%
Withdrawn		
Number of Borrowers Withdrawn	0	2
% of Total Number of Applications	0.00%	4.65%
In Process		
Number of Borrowers In Process	13	N/A
% of Total Number of Applications	72.22%	N/A
Total		
Total Number of Borrowers Applied	18	43
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	1
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	1599.17	1606.45
Median 1st Lien Housing Payment After Assistance	1217.48	1177.8
Median 2nd Lien Housing Payment Before Assistance	0	358
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	248395.6	238984.88
Median 1st Lien UPB After Program Entry	149497.63	173723.89
Median 2nd Lien UPB Before Program Entry	0	48946
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness[1]	105560.5	450068.25
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	25000	17662.31
Assistance Characteristics		
Assistance Provided to Date	100000	**341881.15**
Total Lender/Servicer Assistance Amount	308312.26	**640602.96**
Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
Median Lender/Servicer Assistance per Borrower	80560.5	22534.13
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	314	207
Current		
Number	2	10
%	50.00%	55.56%
Delinquent (30+)		
Number	0	1
%	0.00%	5.56%
Delinquent (60+)		
Number	0	2
%	0.00%	11.11%
Delinquent (90+)		
Number	2	5
%	50.00%	27.78%

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	18
Alternative Outcomes			
	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			
	Loan Modification Program		
	Number	4	18
	%	100.00%	100.00%
	Re-employed/ Regain Appropriate Employment Level		
	Number	N/A	N/A
	%	N/A	N/A
	Reinstatement/Current/Payoff		
	Number	0	0
	%	0.00%	0.00%
	Short Sale		
	Number	N/A	N/A
	%	N/A	N/A
	Deed in Lieu		
	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention[2]			
	Six Months Number	N/A	14
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	3
	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

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 decisioned 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).

Program Expenditures

	Total Assistance Provided to Date	**Total** amount of assistance provided to borrowers through HHF program(s)
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)

Borrower Income

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

Borrower Income as Percent of Area Median Income (AMI)

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

Geographic Breakdown (by County)

	All Categories	Number of aggregate borrowers assisted in each county listed.

Home Mortgage Disclosure Act (HMDA)

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

Hardship

	All Categories	All totals for the aggregate number of borrowers assisted.

Current Loan to Value Ratio (LTV)

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

Current Combined Loan to Value Ratio (CLTV)

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

Delinquency Status (%)

	All Categories	Delinquency status at the time of assistance.

Household Size

	All Categories	Household size at the time of assistance.

HFA Performance Data Reporting- Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Programs

Program Intake/Evaluation

	Approved	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	Denied	
	Number of Borrowers Denied	The total number of borrowers 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 borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	Withdrawn	
	Number of Borrowers Withdrawn	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.
	% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
	In Process	
	Number of Borrowers In Process	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.
	% of Total Number of Applications	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 have applied for the specific program.
	Total	
	Total Number of Borrowers Applied	Total number of borrowers who have applied 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 (e.g. funded borrowers only).

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).
Current	
Number	Number of households current at the time assistance is received.
%	Percent of current households divided by the total number of approved applicants.
Delinquent (30+)	
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.
Delinquent (60+)	
Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	number of approved applicants.
Delinquent (90+)	
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	
Foreclosure Sale	
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.
Cancelled	
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.
Deed in Lieu	
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.
Short Sale	
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	
Loan Modification Program	
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.
Re-employed/ Regain Appropriate Employment Level	
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.
Reinstatement/Current/Payoff	

	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.
	Short Sale	
	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.
	Deed in Lieu	
	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
	Other - Borrower Still Owns Home	
	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[1]		
	Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
	%	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. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
	%	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.

1. Borrower still owns home
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)