



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: July 2017**

Rhode Island			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	71	3376
3	Number of Unique Borrowers Denied Assistance	17	1631
4	Number of Unique Borrowers Withdrawn from Program	13	446
5	Number of Unique Borrowers in Process	N/A	273
6	Total Number of Unique Borrower Applicants	N/A	5726
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$1,129,254	\$70,038,421
9	Total Spent on Administrative Support, Outreach, and Counseling	\$420,158	\$11,180,539
10	<b>Geographic Breakdown (by county)</b>		
11	Bristol	2	102
12	Kent	22	718
13	Newport	2	127
14	Providence	40	2173
15	Washington	5	256
16	<b>Home Mortgage Disclosure Act (HMDA)</b>		
17	<i>Borrower</i>		
18	<b>Race</b>		
19	American Indian or Alaskan Native	2	26
20	Asian	2	43
21	Black or African American	9	300
22	Native Hawaiian or other Pacific Islander	0	8
23	White	52	2709
24	Information Not Provided by Borrower	6	290
25	<b>Ethnicity</b>		
26	Hispanic or Latino	11	415
27	Not Hispanic or Latino	56	2952
28	Information Not Provided by Borrower	4	9
29	<b>Sex</b>		
30	Male	24	1725
31	Female	47	1649
32	Information Not Provided by Borrower	0	2
33	<i>Co-Borrower</i>		
34	<b>Race</b>		
35	American Indian or Alaskan Native	0	6
36	Asian	1	16
37	Black or African American	2	70
38	Native Hawaiian or other Pacific Islander	0	1
39	White	16	1009
40	Information Not Provided by Borrower	3	107
41	<b>Ethnicity</b>		
42	Hispanic or Latino	1	137
43	Not Hispanic or Latino	18	1067
44	Information Not Provided by Borrower	3	5
45	<b>Sex</b>		
46	Male	8	293
47	Female	14	916
48	Information Not Provided by Borrower	0	0

Line 1 - Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Line8: Cumulative amount includes collected or returned and disbursed funds in the following closed programs ; Loan Modification negative 50,316.20, Temporary and Immediate Assistance 9,449.39, Mortgage Unemployment Assistance negative 7,023.33.This results in a net negative amount of 47,890.14.

Rhode Island			
HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program (LMA)			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	497
4	% of Total Number of Applications	N/A	56.22%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	324
7	% of Total Number of Applications	N/A	36.65%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	63
10	% of Total Number of Applications	N/A	7.13%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	884
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	167
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	N/A	1379
20	Median 1st Lien Housing Payment After Assistance	N/A	500
21	Median 2nd Lien Housing Payment Before Assistance	N/A	91
22	Median 2nd Lien Housing Payment After Assistance	N/A	74
23	Median 1st Lien UPB Before Program Entry	N/A	170294
24	Median 1st Lien UPB After Program Entry	N/A	169772
25	Median 2nd Lien UPB Before Program Entry	N/A	9391
26	Median 2nd Lien UPB After Program Entry	N/A	8998
27	Median Principal Forgiveness	N/A	0
28	Median Assistance Amount	N/A	25000
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	N/A	\$12,591,300
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	N/A	262
34	%	N/A	52.72%
35	<i>Delinquent (30+)</i>		
36	Number	N/A	42
37	%	N/A	8.45%
38	<i>Delinquent (60+)</i>		
39	Number	N/A	48
40	%	N/A	9.66%
41	<i>Delinquent (90+)</i>		
42	Number	N/A	145
43	%	N/A	29.18%

44	<b>Program Outcomes</b>		
45	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	461
46	<b>Alternative Outcomes</b>		
47	<i>Foreclosure Sale</i>		
48	Number	N/A	1
49	%	N/A	0.22%
50	<i>Cancelled</i>		
51	Number	N/A	0
52	%	N/A	0.00%
53	<i>Deed in Lieu</i>		
54	Number	N/A	0
55	%	N/A	0.00%
56	<i>Short Sale</i>		
57	Number	N/A	1
58	%	N/A	0.22%
59	<b>Program Completion/ Transition</b>		
60	<i>Loan Modification Program</i>		
61	Number	N/A	445
62	%	N/A	96.53%
63	<i>Reinstatement/Current/Payoff</i>		
64	Number	N/A	5
65	%	N/A	1.08%
66	<i>Other - Borrower Still Owns Home</i>		
67	Number	N/A	9
68	%	N/A	1.95%

Rhode Island			
HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program (LMA)			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	8	11
4	% of Total Number of Applications	N/A	3.19%
5	<i>Denied</i>		
6	Number of Borrowers Denied	29	229
7	% of Total Number of Applications	N/A	66.38%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	5	16
10	% of Total Number of Applications	N/A	4.64%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	89
13	% of Total Number of Applications	N/A	25.80%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	345
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1117	1146
20	Median 1st Lien Housing Payment After Assistance	845	869
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	144182	148951
24	Median 1st Lien UPB After Program Entry	97091	99539
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	50000	50000
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$415,000	\$565,000
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	3	4
34	%	37.50%	36.36%
35	<i>Delinquent (30+)</i>		
36	Number	1	1
37	%	12.50%	9.09%
38	<i>Delinquent (60+)</i>		
39	Number	0	1
40	%	0.00%	9.09%
41	<i>Delinquent (90+)</i>		
42	Number	4	5
43	%	50.00%	45.45%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	87.50%	81.82%
46	100%-119%	12.50%	18.18%
47	120%-139%	0.00%	0.00%
48	140%-159%	0.00%	0.00%
49	>=160%	0.00%	0.00%
50	<b>Borrower Income (\$)</b>		

Rhode Island			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance Program (LMA)			
		QTD	Cumulative
51	Above \$90,000	0.00%	0.00%
52	\$70,000- \$89,000	0.00%	0.00%
53	\$50,000- \$69,000	12.50%	9.09%
54	Below \$50,000	87.50%	90.91%
55	<b>Hardship</b>		
56	Unemployment	0	1
57	Underemployment	4	4
58	Divorce	1	2
59	Medical Condition	1	2
60	Death	0	0
61	Other	2	2

Rhode Island			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance Program (LMA)			
		QTD	Cumulative
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	8	11
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	8	11
80	%	100.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	0
86	%	0.00%	0.00%

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	N/A	667	
4	% of Total Number of Applications	N/A	57.01%	
5	<i>Denied</i>			
6	Number of Borrowers Denied	N/A	405	
7	% of Total Number of Applications	N/A	34.62%	
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn	N/A	98	
10	% of Total Number of Applications	N/A	8.38%	
11	<i>In Process</i>			
12	Number of Borrowers In Process	N/A	N/A	
13	% of Total Number of Applications	N/A	N/A	
14	<i>Total</i>			
15	Total Number of Borrowers Applied	N/A	1170	
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	108	
17	<b>Program Characteristics</b>			
18	<b>General Characteristics</b>			
19	Median Assistance Amount	N/A	25000	
20	<b>Assistance Characteristics</b>			
21	Assistance Provided to Date	N/A	\$11,944,342	
22	<b>Other Characteristics</b>			
23	<i>Current</i>			
24	Number	N/A	232	
25	%	N/A	34.78%	
26	<i>Delinquent (30+)</i>			
27	Number	N/A	71	
28	%	N/A	10.64%	
29	<i>Delinquent (60+)</i>			
30	Number	N/A	98	
31	%	N/A	14.69%	
32	<i>Delinquent (90+)</i>			
33	Number	N/A	266	
34	%	N/A	39.88%	



35	<b>Program Outcomes</b>		
36	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	435
37	<b>Alternative Outcomes</b>		
38	<i>Foreclosure Sale</i>		
39	Number	N/A	4
40	%	N/A	0.92%
41	<i>Cancelled</i>		
42	Number	N/A	0
43	%	N/A	0.00%
44	<i>Deed in Lieu</i>		
45	Number	N/A	1
46	%	N/A	0.23%
47	<i>Short Sale</i>		
48	Number	N/A	4
49	%	N/A	0.92%
50	<b>Program Completion/ Transition</b>		
51	<i>Loan Modification Program</i>		
52	Number	N/A	44
53	%	N/A	10.11%
54	<i>Re-employed/ Regain Appropriate Employment Level</i>		
55	Number	N/A	6
56	%	N/A	1.38%
57	<i>Reinstatement/Current/Payoff</i>		
58	Number	N/A	259
59	%	N/A	59.54%
60	<i>Other - Borrower Still Owns Home</i>		
61	Number	N/A	117
62	%	N/A	26.90%

# 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	42	86
4	% of Total Number of Applications	N/A	20.57%
5	<i>Denied</i>		
6	Number of Borrowers Denied	47	228
7	% of Total Number of Applications	N/A	54.55%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	4	15
10	% of Total Number of Applications	N/A	3.59%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	89
13	% of Total Number of Applications	N/A	21.29%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	418
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	36	61
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	8578	8073
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	\$464,961	\$879,397
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	4	5
25	%	9.52%	5.81%
26	<i>Delinquent (30+)</i>		
27	Number	7	10
28	%	16.67%	11.63%
29	<i>Delinquent (60+)</i>		
30	Number	6	13
31	%	14.29%	15.12%
32	<i>Delinquent (90+)</i>		
33	Number	25	58
34	%	59.52%	67.44%
35	<b>Borrower Income (\$)</b>		
36	Above \$90,000	0.00%	0.00%
37	\$70,000- \$89,000	0.00%	0.00%
38	\$50,000- \$69,000	7.14%	8.14%
39	Below \$50,000	92.86%	91.86%
40	<b>Hardship</b>		
41	Unemployment	22	40
42	Underemployment	10	26
43	Divorce	3	4
44	Medical Condition	5	12
45	Death	0	1
46	Other	2	3

# Rhode Island

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

		QTD	Cumulative
47	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	42	86
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<b>Program Completion/ Transition</b>		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	42	86
71	%	100.00%	100.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	N/A	N/A
74	%	N/A	N/A

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	N/A	65
4	% of Total Number of Applications	N/A	55.56%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	40
7	% of Total Number of Applications	N/A	34.19%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	12
10	% of Total Number of Applications	N/A	10.26%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	117
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	6
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	N/A	3807
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	N/A	<b>\$340,227</b>
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	N/A	10
25	%	N/A	15.38%
26	<i>Delinquent (30+)</i>		
27	Number	N/A	2
28	%	N/A	3.08%
29	<i>Delinquent (60+)</i>		
30	Number	N/A	3
31	%	N/A	4.62%
32	<i>Delinquent (90+)</i>		
33	Number	N/A	50
34	%	N/A	76.92%
35	<b>Program Outcomes</b>		
36	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	65
37	<b>Alternative Outcomes</b>		
38	<i>Foreclosure Sale</i>		
39	Number	N/A	0
40	%	N/A	0.00%
41	<i>Cancelled</i>		
42	Number	N/A	0
43	%	N/A	0.00%
44	<b>Program Completion/ Transition</b>		
45	<i>Short Sale</i>		
46	Number	N/A	63
47	%	N/A	96.92%
48	<i>Deed in Lieu</i>		
49	Number	N/A	2
50	%	N/A	3.08%

# 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	1
4	% of Total Number of Applications	N/A	0.48%
5	<i>Denied</i>		
6	Number of Borrowers Denied	4	110
7	% of Total Number of Applications	N/A	53.14%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	7
10	% of Total Number of Applications	N/A	3.38%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	89
13	% of Total Number of Applications	N/A	43.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	207
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	0	8500
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	\$0	<b>\$8,500</b>
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	0	0
25	%	0.00%	0.00%
26	<i>Delinquent (30+)</i>		
27	Number	0	0
28	%	0.00%	0.00%
29	<i>Delinquent (60+)</i>		
30	Number	0	0
31	%	0.00%	0.00%
32	<i>Delinquent (90+)</i>		
33	Number	0	1
34	%	0.00%	100.00%
35	<b>Borrower Income (\$)</b>		
36	Above \$90,000	0.00%	0.00%
37	\$70,000- \$89,000	0.00%	0.00%
38	\$50,000- \$69,000	0.00%	0.00%
39	Below \$50,000	0.00%	100.00%
40	<b>Hardship</b>		
41	Unemployment	0	0
42	Underemployment	0	1
43	Divorce	0	0
44	Medical Condition	0	0
45	Death	0	0
46	Other	0	0

# Rhode Island

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

		QTD	Cumulative
47	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	1
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0.00%	0.00%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<b>Program Completion/ Transition</b>		
57	<i>Short Sale</i>		
58	Number	0	1
59	%	0.00%	100.00%
60	<i>Deed in Lieu</i>		
61	Number	0	0
62	%	0.00%	0.00%

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	N/A	2112
4	% of Total Number of Applications	N/A	67.18%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	808
7	% of Total Number of Applications	N/A	25.73%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	223
10	% of Total Number of Applications	N/A	7.09%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	3143
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	164
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	N/A	1438
20	Median 1st Lien Housing Payment After Assistance	N/A	740
21	Median Length of time Borrower Receives Assistance	N/A	18
22	Median Assistance Amount	N/A	25000
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	N/A	\$39,324,563
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	N/A	1091
28	%	N/A	51.66%
29	<i>Delinquent (30+)</i>		
30	Number	N/A	214
31	%	N/A	10.13%
32	<i>Delinquent (60+)</i>		
33	Number	N/A	238
34	%	N/A	11.27%
35	<i>Delinquent (90+)</i>		
36	Number	N/A	569
37	%	N/A	26.94%

38	<b>Program Outcomes</b>		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	1235
40	<b>Alternative Outcomes</b>		
41	<i>Foreclosure Sale</i>		
42	Number	N/A	21
43	%	N/A	1.70%
44	<i>Cancelled</i>		
45	Number	N/A	0
46	%	N/A	0.00%
47	<i>Deed in Lieu</i>		
48	Number	N/A	8
49	%	N/A	0.65%
50	<i>Short Sale</i>		
51	Number	N/A	28
52	%	N/A	2.27%
53	<b>Program Completion/ Transition</b>		
54	<i>Loan Modification Program</i>		
55	Number	N/A	115
56	%	N/A	9.31%
57	<i>Re-employed/ Regain Appropriate Employment Level</i>		
58	Number	N/A	81
59	%	N/A	6.56%
60	<i>Reinstatement/Current/Payoff</i>		
61	Number	N/A	350
62	%	N/A	28.34%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	N/A	632
65	%	N/A	51.17%



# 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	48	86
	% of Total Number of Applications	N/A	20.77%
<i>Denied</i>			
	Number of Borrowers Denied	50	223
	% of Total Number of Applications	N/A	53.86%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	5	16
	% of Total Number of Applications	N/A	3.86%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	89
	% of Total Number of Applications	N/A	21.50%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	414
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	36	61
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	1328	1341
	Median 1st Lien Housing Payment After Assistance	595	731
	Median Length of time Borrower Receives Assistance	N/A	3
	Median Assistance Amount	598	682
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	\$120,292	\$167,881
<b>Other Characteristics</b>			
<i>Current</i>			
	Number	14	27
	%	29.17%	31.40%
<i>Delinquent (30+)</i>			
	Number	7	9
	%	14.58%	10.47%
<i>Delinquent (60+)</i>			
	Number	6	10
	%	12.50%	11.63%
<i>.</i>			
	Number	21	40
	%	43.75%	46.51%
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.00%	0.00%
	\$70,000- \$89,000	0.00%	0.00%
	\$50,000- \$69,000	6.25%	5.81%
	Below \$50,000	93.75%	94.19%
<b>Hardship</b>			
	Unemployment	27	43
	Underemployment	11	22
	Divorce	2	3
	Medical Condition	7	14
	Death	0	2
	Other	1	2

# Rhode Island

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

		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	0
64	%	0.00%	0.00%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	0
71	%	0.00%	0.00%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	N/A	N/A
74	%	N/A	N/A
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	0
77	%	0.00%	0.00%

<b>Rhode Island</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Rhode Island Refi</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Applications	N/A	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	1
10	% of Total Number of Applications	N/A	2.22%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	44
13	% of Total Number of Applications	N/A	97.78%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	45
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	0	0
20	Median 1st Lien Housing Payment After Assistance	0	0
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	0
24	Median 1st Lien UPB After Program Entry	0	0
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	0	0
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$0	\$0
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	0
34	%	0.00%	0.00%
35	<i>Delinquent (30+)</i>		
36	Number	0	0
37	%	0.00%	0.00%
38	<i>Delinquent (60+)</i>		
39	Number	0	0
40	%	0.00%	0.00%
41	<i>Delinquent (90+)</i>		
42	Number	0	0
43	%	0.00%	0.00%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	0.00%	0.00%
46	100%-119%	0.00%	0.00%
47	120%-139%	0.00%	0.00%
48	140%-159%	0.00%	0.00%
49	>=160%	0.00%	0.00%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	0.00%
52	\$70,000- \$89,000	0.00%	0.00%
53	\$50,000- \$69,000	0.00%	0.00%
54	Below \$50,000	0.00%	0.00%
55			

56	Unemployment	0	0
57	Underemployment	0	0
58	Divorce	0	0
59	Medical Condition	0	0
60	Death	0	0
61	Other	0	0

62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	0	0
80	%	0.00%	0.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	0	0
83	%	0.00%	0.00%
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	0
86	%	0.00%	0.00%

Lines 6 & 9 Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Line 27 Includes second mortgage settlement.

Rhode Island			
HHF Performance Data Reporting- Program Performance			
Reverse Mortgage Assistance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Applications	N/A	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	0
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	0	0
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	\$0	\$0
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	0	0
25	%	0.00%	0.00%
26	<i>Delinquent (30+)</i>		
27	Number	0	0
28	%	0.00%	0.00%
29	<i>Delinquent (60+)</i>		
30	Number	0	0
31	%	0.00%	0.00%
32	<i>Delinquent (90+)</i>		
33	Number	0	0
34	%	0.00%	0.00%
35	<b>Borrower Income (\$)</b>		
36	Above \$90,000	0.00%	0.00%
37	\$70,000- \$89,000	0.00%	0.00%
38	\$50,000- \$69,000	0.00%	0.00%
39	Below \$50,000	0.00%	0.00%
40	<b>Hardship</b>		
41	Unemployment	0	0
42	Underemployment	0	0
43	Divorce	0	0
44	Medical Condition	0	0
45	Death	0	0
46	Other	0	0
47	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	0
52	%	0%	0%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%

56	<i>Deed in Lieu</i>		
57	Number	0	0
58	%	0%	0%
59	<i>Short Sale</i>		
60	Number	0	0
61	%	0%	0%
62	<b>Program Completion/ Transition</b>		
63	<i>Loan Modification Program</i>		
64	Number	0	0
65	%	0%	0%
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	0	0
68	%	0%	0%
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	0	0
71	%	0.00%	0.00%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0%	0%

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	N/A	28
4	% of Total Number of Applications	N/A	66.67%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	10
7	% of Total Number of Applications	N/A	23.81%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	4
10	% of Total Number of Applications	N/A	9.52%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	42
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	2
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	N/A	1553
20	Median 1st Lien Housing Payment After Assistance	N/A	1113
21	Median 2nd Lien Housing Payment Before Assistance	N/A	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	245042
24	Median 1st Lien UPB After Program Entry	N/A	177598
25	Median 2nd Lien UPB Before Program Entry	N/A	50341
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	59123
28	Median Assistance Amount	N/A	25000
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	N/A	\$568,211
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	N/A	14
34	%	N/A	50.00%
35	<i>Delinquent (30+)</i>		
36	Number	N/A	3
37	%	N/A	10.71%
38	<i>Delinquent (60+)</i>		
39	Number	N/A	3
40	%	N/A	10.71%
41	<i>Delinquent (90+)</i>		
42	Number	N/A	8
43	%	N/A	28.57%



44	<b>Program Outcomes</b>		
45	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	28
46	<b>Alternative Outcomes</b>		
47	<i>Foreclosure Sale</i>		
48	Number	N/A	0
49	%	N/A	0.00%
50	<i>Cancelled</i>		
51	Number	N/A	0
52	%	N/A	0.00%
53	<i>Deed in Lieu</i>		
54	Number	N/A	0
55	%	N/A	0.00%
56	<i>Short Sale</i>		
57	Number	N/A	0
58	%	N/A	0.00%
59	<b>Program Completion/ Transition</b>		
60	<i>Loan Modification Program</i>		
61	Number	N/A	28
62	%	N/A	100.00%
63	<i>Reinstatement/Current/Payoff</i>		
64	Number	N/A	0
65	%	N/A	0.00%
66	<i>Other - Borrower Still Owns Home</i>		
67	Number	N/A	0
68	%	N/A	0.00%

# Rhode Island

## HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	16	192
4	% of Total Number of Submissions	N/A	35.89%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	33
7	% of Total Number of Submissions	N/A	6.17%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	15	124
10	% of Total Number of Submissions	N/A	23.18%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	186
13	% of Total Number of Submissions	N/A	34.77%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	535
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	172100	155000
20	Median Credit Score	681	696
21	Median DTI	41%	40%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$129,000	<b>\$3,649,000</b>
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	18.75%	3.65%
27	\$70,000- \$89,000	25.00%	24.48%
28	\$50,000- \$69,000	31.25%	32.81%
29	Below \$50,000	25.00%	39.06%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		

# Rhode Island

## HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
	<b>Borrower</b>		
	<b>Race</b>		
31	American Indian or Alaskan Native	0	1
32	Asian	1	2
33	Black or African American	3	18
34	Native Hawaiian or other Pacific Islander	0	4
35	White	12	154
36	Information not provided by borrower	0	13
37	<b>Ethnicity</b>		
38	Hispanic or Latino	4	27
39	Not Hispanic or Latino	12	165
40	Information not provided by borrower	0	0
41	<b>Sex</b>		
42	Male	6	107
43	Female	10	83
44	Information not provided by borrower	0	2
45	<b>Co-Borrower</b>		
46	<b>Race</b>		
47	American Indian or Alaskan Native	0	0
48	Asian	0	2
49	Black or African American	2	2
50	Native Hawaiian or other Pacific Islander	0	0
51	White	2	15
52	Information not provided by borrower	1	1
53	<b>Ethnicity</b>		
54	Hispanic or Latino	1	5
55	Not Hispanic or Latino	4	15
56	Information not provided by borrower	0	0
57	<b>Sex</b>		
58	Male	2	4
59	Female	3	16
60	Information not provided by borrower	0	0
61	<b>Geographic Breakdown (by Targeted Area)</b>		
62	Central Falls	0	1
63	Cranston	1	20
64	East Providence	0	12
65	Johnston	1	14
66	North Providence	0	3
67	Pawtucket	1	22
68	Providence	4	33
69	Warwick	5	41
70	West Warwick	2	18
71	Woonsocket	2	28

## Data Dictionary

### HFA Performance Data Reporting - Borrower Characteristics

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

Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.	
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 Cumulative column only.	
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.	

Program Expenditures		
Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.	
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).	

Geographic Breakdown (by County)		
All Categories	Number of aggregate borrowers assisted in each county listed.	

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.	

### HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:

Program Intake/Evaluation		
<b>Approved</b>		
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 applied for the specific program.	
<b>Denied</b>		
Number of Borrowers Denied	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.	
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.	
<b>Withdrawn</b>		
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.	
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.	
<b>In Process</b>		
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the Cumulative column only.	
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.	
<b>Total</b>		
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.	
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).	

Program Characteristics (For All Approved Applicants)		
<b>General Characteristics</b>		
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.	

Assistance Characteristics		
Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).	

Other Characteristics		
<b>Current</b>		
Number	Number of borrowers current at the time of application.	
%	Number of current borrowers divided by the total number of approved applicants.	
<b>Delinquent (30+)</b>		
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.	
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.	
<b>Delinquent (60+)</b>		
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.	
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.	
<b>Delinquent (90+)</b>		
Number	Number of borrowers 90+ days delinquent at the time of application.	
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.	

Borrower Income		
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.	
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-\$89,000, rounded to the nearest hundredth.	
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-\$69,000, rounded to the nearest hundredth.	
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.	

Hardship		
Unemployment	Number of borrowers assisted with unemployment hardship.	
Underemployment	Number of borrowers assisted with underemployment hardship.	
Divorce	Number of borrowers assisted with divorce hardship.	
Medical Condition	Number of borrowers assisted with medical condition hardship.	
Death	Number of borrowers assisted with death hardship.	
Other	Number of borrowers assisted with other hardship.	

Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<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.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing) or principal curtailment.
	Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
	Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Current Combined Loan to Value Ratio (CLTV)		
	<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes		
<i>Deed-in-Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>		
Number		Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>		
Number		Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance		Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry		Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry		Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness		Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Current Combined Loan to Value Ratio (CLTV)		
<100%		Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%		Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%		Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%		Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
Alternative Outcomes		
<i>Deed-in-Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of borrowers who received a modification of their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>		
Number		Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>		
Number		Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:		
Program Completion/ Transition		
<i>Short Sale</i>		
Number		Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>		
Number		Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance		
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs		
<b>Program Intake/Evaluation</b>		
<i>Approved/Funded</i>		
Number of Structures Receiving Assistance	The total number of structures approved and funded.	
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.	
<i>Denied/Cancelled</i>		
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.	
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.	
<i>Withdrawn</i>		
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.	
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.	
<i>In Process</i>		
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.	
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.	
<i>Total</i>		
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.	
<b>Program Characteristics</b>		
Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.	
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.	
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.	
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.	
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.	
<b>Geographic Breakdown (by City/County)</b>		
Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.	
HFA Performance Data Reporting - Program Performance		
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs		
<b>Program Intake/Evaluation</b>		
<i>Funded</i>		
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.	
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.	
<i>Denied</i>		
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA	
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.	
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.	
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.	
<i>In Process</i>		
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.	
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.	
<i>Total</i>		
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.	
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).	
<b>Program Characteristics</b>		
<i>Loan Characteristics at Origination</i>		
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.	
Median Credit Score	The median credit score of all borrowers at the time of origination.	
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).	
<i>Assistance Characteristics</i>		
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.	
<b>Borrower Income</b>		
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.	
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.	
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.	
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.	
<b>Home Mortgage Disclosure Act (HMDA)</b>		
<i>Borrower</i>		
<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.	
<i>Co-Borrower</i>		
<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>Geographic Breakdown (by County)</b>		
All Categories	Number of aggregate borrowers assisted in each county listed.	
HFA Performance Data Reporting - Program Notes		
Mortgage Payment Assistance – Unemployment Program	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.	
Loan Modification Assistance	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	
Principal Reduction Program	Provides principal reduction for underwater homeowners with a 1:1 match from the servicer or lender to facilitate a mortgage modification.	
Moving Forward Assistance	Provides relocation assistance and the extinguishment of liens associated with a short sale or deed-in-lieu.	
Down Payment Assistance (DPA)	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.	