

**Q3 2012**



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

**Template Version Date: June 2012**

Rhode Island			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	355	2033
	Number of Unique Borrowers Denied Assistance	161	896
	Number of Unique Borrowers Withdrawn from Program	29	243
	Number of Unique Borrowers in Process	973	N/A
	Total Number of Unique Borrower Applicants	1518	4145
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	6449036.67	22632344.52
	Total Spent on Administrative Support, Outreach, and Counseling	576540.19	5082366.11
<b>Borrower Income (\$)</b>			
	Above \$90,000	1.13%	0.59%
	\$70,000- \$89,000	2.54%	3.74%
	\$50,000- \$69,000	14.65%	13.03%
	Below \$50,000	81.69%	82.64%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	1.13%	0.74%
	110%- 119%	0.56%	0.64%
	100%- 109%	1.41%	1.97%
	90%- 99%	0.85%	2.51%
	80%- 89%	4.51%	3.74%
	Below 80%	91.55%	90.41%
<b>Geographic Breakdown (by county)</b>			
	Bristol	10	57
	Kent	70	428
	Newport	13	83
	Providence	233	1298
	Washington	29	167
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<i>Borrower</i>			
<b>Race</b>			
	American Indian or Alaskan Native	3	17
	Asian	2	26
	Black or African American	35	176
	Native Hawaiian or other Pacific Islander	1	2
	White	306	1630
	Information Not Provided by Borrower	8	182
<b>Ethnicity</b>			
	Hispanic or Latino	56	247
	Not Hispanic or Latino	299	1786
	Information Not Provided by Borrower	0	0
<b>Sex</b>			
	Male	195	1047
	Female	160	986
	Information Not Provided by Borrower	0	0
<i>Co-Borrower</i>			
<b>Race</b>			
	American Indian or Alaskan Native	1	5
	Asian	1	10
	Black or African American	9	46
	Native Hawaiian or other Pacific Islander	1	1
	White	118	638
	Information Not Provided by Borrower	3	71
<b>Ethnicity</b>			
	Hispanic or Latino	18	92
	Not Hispanic or Latino	115	679
	Information Not Provided by Borrower	0	0
<b>Sex</b>			
	Male	29	182
	Female	104	589
	Information Not Provided by Borrower	0	0
<b>Hardship</b>			
	Unemployment	224	1286
	Underemployment	36	209
	Divorce	5	37
	Medical Condition	30	213
	Death	2	36
	Other	58	252
<b>Current Loan to Value Ratio (LTV)</b>			
	<100%	39.44%	45.25%
	100%-109%	6.76%	9.40%
	110%-120%	11.83%	10.82%
	>120%	41.97%	34.53%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	35.21%	40.04%
	100%-119%	18.87%	20.56%
	120%-139%	18.59%	18.10%
	140%-159%	14.93%	11.76%
	>=160%	12.39%	9.54%
<b>Delinquency Status (%)</b>			
	Current	47.04%	45.01%
	30+	11.27%	10.38%
	60+	12.39%	12.20%
	90+	29.30%	32.42%
<b>Household Size</b>			
	1	101	598
	2	107	554
	3	45	352
	4	65	327
	5+	37	202

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

# Rhode Island

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		53	238
% of Total Number of Applications		22.18%	38.70%
<i>Denied</i>			
Number of Borrowers Denied		23	177
% of Total Number of Applications		9.62%	28.78%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		9	46
% of Total Number of Applications		3.77%	7.48%
<i>In Process</i>			
Number of Borrowers In Process		154	N/A
% of Total Number of Applications		64.44%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		239	615
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		9	44
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1413.2	1415.16
Median 1st Lien Housing Payment After Assistance		625	1000.38
Median 2nd Lien Housing Payment Before Assistance		48	107.89
Median 2nd Lien Housing Payment After Assistance		48	107.89
Median 1st Lien UPB Before Program Entry		171631	174856.35
Median 1st Lien UPB After Program Entry		171517	173231
Median 2nd Lien UPB Before Program Entry		3702.11	10353
Median 2nd Lien UPB After Program Entry		3702.11	10353
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	1
Median Assistance Amount		23054.32	12490
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1430366.25	<b>5013686.83</b>
Total Lender/Servicer Assistance Amount		0	<b>186097.79</b>
Borrowers Receiving Lender/Servicer Match (%)		0.00%	13.03%
Median Lender/Servicer Assistance per Borrower		0	3710.46
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		93	157
<i>Current</i>			
Number		30	119
%		56.60%	50.00%
<i>Delinquent (30+)</i>			
Number		5	21
%		9.43%	8.82%
<i>Delinquent (60+)</i>			
Number		6	23
%		11.32%	9.66%
<i>Delinquent (90+)</i>			
Number		12	75
%		22.64%	31.51%

# Rhode Island

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	83	200
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	82	199
	%	98.80%	99.50%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	1	1
	%	1.20%	0.50%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	0	0
	%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	132
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	70
	Twelve Months %	N/A	82.35%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

# Rhode Island

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		59	456
% of Total Number of Applications		19.22%	46.67%
<i>Denied</i>			
Number of Borrowers Denied		34	248
% of Total Number of Applications		11.08%	25.38%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		9	68
% of Total Number of Applications		2.93%	6.96%
<i>In Process</i>			
Number of Borrowers In Process		205	N/A
% of Total Number of Applications		66.78%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		307	977
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		5	56
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1423.33	1363.3
Median 1st Lien Housing Payment After Assistance		1119.24	924.98
Median 2nd Lien Housing Payment Before Assistance		157.65	169.5
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		191526.03	178241.9
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		24818.79	24850
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	4
Median Assistance Amount		18012	6329.54
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1168798.2	<b>4571307.2</b>
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		112	151
<i>Current</i>			
Number		16	147
%		27.12%	32.24%
<i>Delinquent (30+)</i>			
Number		5	48
%		8.47%	10.53%
<i>Delinquent (60+)</i>			
Number		12	74
%		20.34%	16.23%
<i>Delinquent (90+)</i>			
Number		26	187
%		44.07%	41.01%

# Rhode Island

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	77	171
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.58%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	1	1
	%	1.30%	0.58%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	12	13
	%	15.58%	7.60%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	1	5
	%	1.30%	2.92%
	<i>Reinstatement/Current/Payoff</i>		
	Number	38	112
	%	49.35%	65.50%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	25	39
	%	32.47%	22.81%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	294
	Six Months %	N/A	99.32%
	Twelve Months Number	N/A	154
	Twelve Months %	N/A	91.67%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

# Rhode Island

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		5	47
% of Total Number of Applications		13.51%	48.45%
<i>Denied</i>			
Number of Borrowers Denied		7	17
% of Total Number of Applications		18.92%	17.53%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		2	10
% of Total Number of Applications		5.41%	10.31%
<i>In Process</i>			
Number of Borrowers In Process		23	N/A
% of Total Number of Applications		62.16%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		37	97
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	5
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1254.66	1555.84
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	219.8
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		161405	201634.09
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 <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		3617.5	3200.19
<b>Assistance Characteristics</b>			
Assistance Provided to Date		40136.85	<b>212511.48</b>
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		66	106
<i>Current</i>			
Number		2	8
%		40.00%	17.02%
<i>Delinquent (30+)</i>			
Number		1	2
%		20.00%	4.26%
<i>Delinquent (60+)</i>			
Number		0	2
%		0.00%	4.26%
<i>Delinquent (90+)</i>			
Number		2	35
%		40.00%	74.47%

# Rhode Island

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	5	47
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	5	45
	%	100.00%	95.74%
	<i>Deed in Lieu</i>		
	Number	0	2
	%	0.00%	4.26%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	Twenty-four Months Number	N/A	N/A
	Twenty-four Months %	N/A	N/A
	Unreachable Number	N/A	N/A
	Unreachable %	N/A	N/A

1. Includes second mortgage settlement

2. Borrower still owns home

# Rhode Island

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		260	1411
% of Total Number of Applications		27.25%	54.17%
<i>Denied</i>			
Number of Borrowers Denied		89	473
% of Total Number of Applications		9.33%	18.16%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		15	131
% of Total Number of Applications		1.57%	5.03%
<i>In Process</i>			
Number of Borrowers In Process		590	N/A
% of Total Number of Applications		61.84%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		954	2605
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		5	33
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1473.97	1454.96
Median 1st Lien Housing Payment After Assistance		216.65	757
Median 2nd Lien Housing Payment Before Assistance		188	197
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		191794.07	180613.91
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		27889	27980
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of time Borrower Receives Assistance		N/A	8
Median Assistance Amount		6397.66	5745.48
<b>Assistance Characteristics</b>			
Assistance Provided to Date		3671715.57	<b>12652571.51</b>
Total Lender/Service Assistance Amount		N/A	N/A
Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		127	160
<i>Current</i>			
Number		126	688
%		48.46%	48.76%
<i>Delinquent (30+)</i>			
Number		32	151
%		12.31%	10.70%
<i>Delinquent (60+)</i>			
Number		29	171
%		11.15%	12.12%
<i>Delinquent (90+)</i>			
Number		73	401
%		28.08%	28.42%

# Rhode Island

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	121	245
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	0	1
	%	0.00%	0.41%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	2
	%	0.00%	0.82%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	10	17
	%	8.26%	6.94%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	3	55
	%	2.48%	22.45%
<i>Reinstatement/Current/Payoff</i>			
	Number	34	60
	%	28.10%	24.49%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	74	110
	%	61.16%	44.90%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	935
	Six Months %	N/A	99.26%
	Twelve Months Number	N/A	483
	Twelve Months %	N/A	90.11%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

<b>Rhode Island</b>			
<b>HHF Performance Data Reporting- Program Performance</b>			
<b>Principal Reduction Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		8	11
% of Total Number of Applications		40.00%	45.83%
<i>Denied</i>			
Number of Borrowers Denied		3	4
% of Total Number of Applications		15.00%	16.67%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1	1
% of Total Number of Applications		5.00%	4.17%
<i>In Process</i>			
Number of Borrowers In Process		8	N/A
% of Total Number of Applications		40.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		20	24
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	1
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1487.41	1500.66
Median 1st Lien Housing Payment After Assistance		1080.05	1042.72
Median 2nd Lien Housing Payment Before Assistance		358	358
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		203639.26	210889.74
Median 1st Lien UPB After Program Entry		159854.69	180608.24
Median 2nd Lien UPB Before Program Entry		48946	48946
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		38315.21	36060.13
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		18030.07	17662.3
<b>Assistance Characteristics</b>			
Assistance Provided to Date		138019.8	<b>182267.5</b>
Total Lender/Servicer Assistance Amount		137910.99	<b>238236.27</b>
Borrowers Receiving Lender/Servicer Match (%)		100.00%	100.00%
Median Lender/Servicer Assistance per Borrower		19157.6	18030.06
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		193	193
<i>Current</i>			
Number		4	5
%		50.00%	45.45%
<i>Delinquent (30+)</i>			
Number		1	1
%		12.50%	9.09%
<i>Delinquent (60+)</i>			
Number		2	2
%		25.00%	18.18%
<i>Delinquent (90+)</i>			
Number		1	3
%		12.50%	27.27%

<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

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

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

#### Unique Borrower Count

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 number of borrowers represented in the other "Borrower Characteristics" 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 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 <b>unique</b> 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	<b>Total</b> 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.
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#### Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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#### Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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#### Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
<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.

#### Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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#### Current Loan to Value Ratio (LTV)

All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
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#### Current Combined Loan to Value Ratio (CLTV)

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

All Categories	Delinquency status at the time of assistance.
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#### Household Size

All Categories	Household size at the time of assistance.
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### HFA Performance Data Reporting- Program Performance

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

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of 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.
<i>Denied</i>	
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.
<i>Withdrawn</i>	
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.
<i>In Process</i>	
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.
<i>Total</i>	
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		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Median amount of assistance (\$).
<b>Assistance Characteristics</b>		
Assistance Provided		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)
<b>Other Characteristics</b>		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of households 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent households divided by the total number of approved applicants.
<b>Program Outcomes</b>		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
<b>Alternative Outcomes</b>		
<i>Foreclosure Sale</i>		
Number		Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in foreclosure.
<i>Cancelled</i>		
Number		Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
Number		Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>		
Number		Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in short sale.
<b>Program Completion/ Transition</b>		
<i>Loan Modification Program</i>		
Number		Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%		Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number		Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%		Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>		

Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
<b>Short Sale</b>	
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.
<b>Deed in Lieu</b>	
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
<b>Other - Borrower Still Owns Home</b>	
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category

**Homeownership Retention<sup>1</sup>**

Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (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)