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

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

Template Version Date: January 2016

Rhode Island
HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	**Unique Borrower Count**		
2	Number of Unique Borrowers Receiving Assistance	0	3075
3	Number of Unique Borrowers Denied Assistance	0	1425
4	Number of Unique Borrowers Withdrawn from Program	0	333
5	Number of Unique Borrowers in Process	0	N/A
6	Total Number of Unique Borrower Applicants	0	4833
7	**Program Expenditures ($)**		
8	Total Assistance Provided to Date	$163,595	$64,612,738
9	Total Spent on Administrative Support, Outreach, and Counseling	$111,467	$8,697,092
10	**Borrower Income ($)**		
11	Above $90,000	0.00%	0.62%
12	$70,000- $89,000	0.00%	3.71%
13	$50,000- $69,000	0.00%	13.40%
14	Below $50,000	0.00%	82.28%
15	**Borrower Income as Percent of Area Median Income (AMI)**		
16	Above 120%	0.00%	0.85%
17	110%- 119%	0.00%	0.78%
18	100%- 109%	0.00%	1.89%
19	90%- 99%	0.00%	2.60%
20	80%- 89%	0.00%	3.80%
21	Below 80%	0.00%	90.08%
22	**Geographic Breakdown (by county)**		
23	Bristol	0	99
24	Kent	0	635
25	Newport	0	125
26	Providence	0	1974
27	Washington	0	242
28	**Home Mortgage Disclosure Act (HMDA)**		
29	*Borrower*		
30	*Race*		
31	American Indian or Alaskan Native	0	22
32	Asian	0	40
33	Black or African American	0	268
34	Native Hawaiian or other Pacific Islander	0	3
35	White	0	2476
36	Information Not Provided by Borrower	0	266
37	*Ethnicity*		
38	Hispanic or Latino	0	374
39	Not Hispanic or Latino	0	2701
40	Information Not Provided by Borrower	0	0
41	*Sex*		
42	Male	0	1582
43	Female	0	1493
44	Information Not Provided by Borrower	0	0
45	*Co-Borrower*		
46	*Race*		
47	American Indian or Alaskan Native	0	6
48	Asian	0	13
49	Black or African American	0	66
50	Native Hawaiian or other Pacific Islander	0	1
51	White	0	972
52	Information Not Provided by Borrower	0	103
53	*Ethnicity*		
54	Hispanic or Latino	0	131
55	Not Hispanic or Latino	0	1030
56	Information Not Provided by Borrower	0	0
57	*Sex*		
58	Male	0	282
59	Female	0	879
60	Information Not Provided by Borrower	0	0
61	**Hardship**		
62	Unemployment	0	1903
63	Underemployment	0	340
64	Divorce	0	57
65	Medical Condition	0	298
66	Death	0	52
67	Other	0	425
68	**Current Loan to Value Ratio (LTV)**		
69	<100%	0.00%	46.15%
70	100%-109%	0.00%	9.79%
71	110%-120%	0.00%	10.34%
72	>120%	0.00%	33.72%
73	**Current Combined Loan to Value Ratio (CLTV)**		
74	<100%	0.00%	40.75%
75	100%-119%	0.00%	20.52%
76	120%-139%	0.00%	17.95%
77	140%-159%	0.00%	11.51%
78	>=160%	0.00%	9.27%
79	**Delinquency Status (%)**		
80	Current	0.00%	48.03%
81	30+	0.00%	9.85%
82	60+	0.00%	11.45%
83	90+	0.00%	30.67%
84	**Household Size**		
85	1	0	926
86	2	0	832
87	3	0	537
88	4	0	476
89	5+	0	304

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.

Rhode Island

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

	QTD	Cumulative
1 Program Intake/Evaluation		
2 *Approved*		
3 Number of Borrowers Receiving Assistance	1	497
4 % of Total Number of Applications	100.00%	56.22%
5 *Denied*		
6 Number of Borrowers Denied	0	324
7 % of Total Number of Applications	0.00%	36.65%
8 *Withdrawn*		
9 Number of Borrowers Withdrawn	0	63
10 % of Total Number of Applications	0.00%	7.13%
11 *In Process*		
12 Number of Borrowers In Process	0	N/A
13 % of Total Number of Applications	0.00%	N/A
14 *Total*		
15 Total Number of Borrowers Applied	1	884
16 Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	167
17 Program Characteristics		
18 General Characteristics		
19 Median 1st Lien Housing Payment Before Assistance	1138	1379
20 Median 1st Lien Housing Payment After Assistance	250	500
21 Median 2nd Lien Housing Payment Before Assistance	0	91
22 Median 2nd Lien Housing Payment After Assistance	0	74
23 Median 1st Lien UPB Before Program Entry	47110	170294
24 Median 1st Lien UPB After Program Entry	47110	169772
25 Median 2nd Lien UPB Before Program Entry	0	9391
26 Median 2nd Lien UPB After Program Entry	0	8998
27 Median Principal Forgiveness	0	0
28 Median Length of Time Borrower Receives Assistance	N/A	1
29 Median Assistance Amount	25000	25000
30 Assistance Characteristics		
31 Assistance Provided to Date	$35,697	$12,637,571
32 Total Lender/Servicer Assistance Amount	$0	$186,098
33 Borrowers Receiving Lender/Servicer Match (%)	0.00%	6.24%
34 Median Lender/Servicer Assistance per Borrower	$0	$3,710
35 Other Characteristics		
36 Median Length of Time from Initial Request to Assistance Granted	1	143
37 *Current*		
38 Number	1	262
39 %	100.00%	52.72%
40 *Delinquent (30+)*		
41 Number	0	42
42 %	0.00%	8.45%
43 *Delinquent (60+)*		
44 Number	0	48
45 %	0.00%	9.66%
46 *Delinquent (90+)*		
47 Number	0	145
48 %	0.00%	29.18%

Rhode Island

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

		QTD	Cumulative
49	**Program Outcomes**		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	456
51	**Alternative Outcomes**		
52	*Foreclosure Sale*		
53	Number	0	0
54	%	0.00%	0.00%
55	*Cancelled*		
56	Number	0	0
57	%	0.00%	0.00%
58	*Deed in Lieu*		
59	Number	0	0
60	%	0.00%	0.00%
61	*Short Sale*		
62	Number	0	1
63	%	0.00%	0.22%
64	**Program Completion/ Transition**		
65	*Loan Modification Program*		
66	Number	0	445
67	%	0.00%	97.59%
68	*Re-employed/ Regain Appropriate Employment Level*		
69	Number	0	0
70	%	0.00%	0.00%
71	*Reinstatement/Current/Payoff*		
72	Number	0	5
73	%	0.00%	1.10%
74	*Short Sale*		
75	Number	N/A	N/A
76	%	N/A	N/A
77	*Deed in Lieu*		
78	Number	N/A	N/A
79	%	N/A	N/A
80	*Other - Borrower Still Owns Home*		
81	Number	0	5
82	%	0.00%	1.10%
83	**Homeownership Retention**		
84	Six Months Number	N/A	494
85	Six Months %	N/A	99.60%
86	Twelve Months Number	N/A	469
87	Twelve Months %	N/A	97.10%
88	Twenty-four Months Number	N/A	408
89	Twenty-four Months %	N/A	93.79%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Rhode Island

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

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	0	667
4		% of Total Number of Applications	0.00%	57.01%
5		*Denied*		
6		Number of Borrowers Denied	0	405
7		% of Total Number of Applications	0.00%	34.62%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	98
10		% of Total Number of Applications	0.00%	8.38%
11		*In Process*		
12		Number of Borrowers In Process	0	N/A
13		% of Total Number of Applications	0.00%	N/A
14		*Total*		
15		Total Number of Borrowers Applied	0	1170
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	108
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median 1st Lien Housing Payment Before Assistance	0	1373
20		Median 1st Lien Housing Payment After Assistance	0	500
21		Median 2nd Lien Housing Payment Before Assistance	0	170
22		Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23		Median 1st Lien UPB Before Program Entry	0	175094
24		Median 1st Lien UPB After Program Entry	N/A	N/A
25		Median 2nd Lien UPB Before Program Entry	0	29012
26		Median 2nd Lien UPB After Program Entry	N/A	N/A
27		Median Principal Forgiveness[1]	0	0
28		Median Length of Time Borrower Receives Assistance	N/A	13
29		Median Assistance Amount	0	25000
30	**Assistance Characteristics**			
31		Assistance Provided to Date	$62,286	**$11,824,674**
32		Total Lender/Servicer Assistance Amount	N/A	N/A
33		Lender/Servicer Match (%)	N/A	N/A
34		Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	**Other Characteristics**			
36		Median Length of Time from Initial Request to Assistance Granted	0	144
37		*Current*		
38		Number	0	232
39		%	0.00%	34.78%
40		*Delinquent (30+)*		
41		Number	0	71
42		%	0.00%	10.64%
43		*Delinquent (60+)*		
44		Number	0	98
45		%	0.00%	14.69%
46		*Delinquent (90+)*		
47		Number	0	266
48		%	0.00%	39.88%

Rhode Island

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

			QTD	Cumulative
49	**Program Outcomes**			
50		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	5	320
51	**Alternative Outcomes**			
52		*Foreclosure Sale*		
53		Number	0	1
54		%	0.00%	0.31%
55		*Cancelled*		
56		Number	0	0
57		%	0.00%	0.00%
58		*Deed in Lieu*		
59		Number	0	1
60		%	0.00%	0.31%
61		*Short Sale*		
62		Number	0	3
63		%	0.00%	0.94%
64	**Program Completion/ Transition**			
65		*Loan Modification Program*		
66		Number	0	44
67		%	0.00%	13.75%
68		*Re-employed/ Regain Appropriate Employment Level*		
69		Number	0	6
70		%	0.00%	1.88%
71		*Reinstatement/Current/Payoff*		
72		Number	4	170
73		%	80.00%	53.13%
74		*Short Sale*		
75		Number	N/A	N/A
76		%	N/A	N/A
77		*Deed in Lieu*		
78		Number	N/A	N/A
79		%	N/A	N/A
80		*Other - Borrower Still Owns Home*		
81		Number	1	95
82		%	20.00%	29.69%
83	**Homeownership Retention**			
84		Six Months Number	N/A	663
85		Six Months %	N/A	99.40%
86		Twelve Months Number	N/A	648
87		Twelve Months %	N/A	97.15%
88		Twenty-four Months Number	N/A	603
89		Twenty-four Months %	N/A	94.22%
90		Unreachable Number	N/A	0
91		Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Rhode Island

HFA Performance Data Reporting- Program Performance
Moving Forward Assistance

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

Rhode Island

HFA Performance Data Reporting- Program Performance
Moving Forward Assistance

		QTD	Cumulative
49	**Program Outcomes**		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	65
51	**Alternative Outcomes**		
52	*Foreclosure Sale*		
53	Number	0	0
54	%	0.00%	0.00%
55	*Cancelled*		
56	Number	0	0
57	%	0.00%	0.00%
58	*Deed in Lieu*		
59	Number	N/A	N/A
60	%	N/A	N/A
61	*Short Sale*		
62	Number	N/A	N/A
63	%	N/A	N/A
64	**Program Completion/ Transition**		
65	*Loan Modification Program*		
66	Number	N/A	N/A
67	%	N/A	N/A
68	*Re-employed/ Regain Appropriate Employment Level*		
69	Number	N/A	N/A
70	%	N/A	N/A
71	*Reinstatement/Current/Payoff*		
72	Number	N/A	N/A
73	%	N/A	N/A
74	*Short Sale*		
75	Number	0	63
76	%	0.00%	96.92%
77	*Deed in Lieu*		
78	Number	0	2
79	%	0.00%	3.08%
80	*Other - Borrower Still Owns Home*		
81	Number	N/A	N/A
82	%	N/A	N/A
83	**Homeownership Retention[2]**		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	N/A
87	Twelve Months %	N/A	N/A
88	Twenty-four Months Number	N/A	N/A
89	Twenty-four Months %	N/A	N/A
90	Unreachable Number	N/A	N/A
91	Unreachable %	N/A	N/A

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Rhode Island

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

		QTD	Cumulative
1	**Program Intake/Evaluation**		
2	*Approved*		
3	Number of Borrowers Receiving Assistance	0	2112
4	% of Total Number of Applications	0.00%	67.18%
5	*Denied*		
6	Number of Borrowers Denied	0	808
7	% of Total Number of Applications	0.00%	25.73%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	223
10	% of Total Number of Applications	0.00%	7.09%
11	*In Process*		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	*Total*		
15	Total Number of Borrowers Applied	0	3143
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	164
17	**Program Characteristics**		
18	**General Characteristics**		
19	Median 1st Lien Housing Payment Before Assistance	0	1438
20	Median 1st Lien Housing Payment After Assistance	0	740
21	Median 2nd Lien Housing Payment Before Assistance	0	225
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	177670
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	28731
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness[1]	0	0
28	Median Length of time Borrower Receives Assistance	N/A	18
29	Median Assistance Amount	0	25000
30	**Assistance Characteristics**		
31	Assistance Provided to Date	$65,612	**$39,242,056**
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	**Other Characteristics**		
36	Median Length of Time from Initial Request to Assistance Granted	0	181
37	*Current*		
38	Number	0	1091
39	%	0.00%	51.66%
40	*Delinquent (30+)*		
41	Number	0	214
42	%	0.00%	10.13%
43	*Delinquent (60+)*		
44	Number	0	238
45	%	0.00%	11.27%
46	*Delinquent (90+)*		
47	Number	0	569
48	%	0.00%	26.94%

Rhode Island

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

		QTD	Cumulative
49	**Program Outcomes**		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	10	836
51	**Alternative Outcomes**		
52	*Foreclosure Sale*		
53	Number	0	11
54	%	0.00%	1.32%
55	*Cancelled*		
56	Number	0	0
57	%	0.00%	0.00%
58	*Deed in Lieu*		
59	Number	0	6
60	%	0.00%	0.72%
61	*Short Sale*		
62	Number	2	22
63	%	20.00%	2.63%
64	**Program Completion/ Transition**		
65	*Loan Modification Program*		
66	Number	0	115
67	%	0.00%	13.76%
68	*Re-employed/ Regain Appropriate Employment Level*		
69	Number	0	77
70	%	0.00%	9.21%
71	*Reinstatement/Current/Payoff*		
72	Number	2	194
73	%	20.00%	23.21%
74	*Short Sale*		
75	Number	N/A	N/A
76	%	N/A	N/A
77	*Deed in Lieu*		
78	Number	N/A	N/A
79	%	N/A	N/A
80	*Other - Borrower Still Owns Home*		
81	Number	6	411
82	%	60.00%	49.16%
83	**Homeownership Retention**		
84	Six Months Number	N/A	2103
85	Six Months %	N/A	99.57%
86	Twelve Months Number	N/A	2077
87	Twelve Months %	N/A	98.34%
88	Twenty-four Months Number	N/A	1984
89	Twenty-four Months %	N/A	95.43%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Rhode Island

HHF Performance Data Reporting- Program Performance
Principal Reduction Program

		QTD	Cumulative
Program Intake/Evaluation			
Approved			
Number of Borrowers Receiving Assistance		0	28
% of Total Number of Applications		0.00%	66.67%
Denied			
Number of Borrowers Denied		0	10
% of Total Number of Applications		0.00%	23.81%
Withdrawn			
Number of Borrowers Withdrawn		0	4
% of Total Number of Applications		0.00%	9.52%
In Process			
Number of Borrowers In Process		0	N/A
% of Total Number of Applications		0.00%	N/A
Total			
Total Number of Borrowers Applied		0	42
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	2
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		0	1553
Median 1st Lien Housing Payment After Assistance		0	1113
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		0	245042
Median 1st Lien UPB After Program Entry		0	177598
Median 2nd Lien UPB Before Program Entry		0	50341
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness[1]		0	59123
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		0	25000
Assistance Characteristics			
Assistance Provided to Date		$0	**$568,211**
Total Lender/Servicer Assistance Amount		$0	**$1,250,041**
Borrowers Receiving Lender/Servicer Match (%)		0.00%	100.00%
Median Lender/Servicer Assistance per Borrower		$0	$34,123
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		0	223
Current			
Number		0	14
%		0.00%	50.00%
Delinquent (30+)			
Number		0	3
%		0.00%	10.71%
Delinquent (60+)			
Number		0	3
%		0.00%	10.71%
Delinquent (90+)			
Number		0	8
%		0.00%	28.57%

49	**Program Outcomes**		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	28
51	**Alternative Outcomes**		
52	*Foreclosure Sale*		
53	Number	0	0
54	%	0.00%	0.00%
55	*Cancelled*		
56	Number	0	0
57	%	0.00%	0.00%
58	*Deed in Lieu*		
59	Number	0	0
60	%	0.00%	0.00%
61	*Short Sale*		
62	Number	0	0
63	%	0.00%	0.00%
64	**Program Completion/ Transition**		
65	*Loan Modification Program*		
66	Number	0	28
67	%	0.00%	100.00%
68	*Re-employed/ Regain Appropriate Employment Level*		
69	Number	N/A	N/A
70	%	N/A	N/A
71	*Reinstatement/Current/Payoff*		
72	Number	0	0
73	%	0.00%	0.00%
74	*Short Sale*		
75	Number	N/A	N/A
76	%	N/A	N/A
77	*Deed in Lieu*		
78	Number	N/A	N/A
79	%	N/A	N/A
80	*Other - Borrower Still Owns Home*		
81	Number	0	0
82	%	0.00%	0.00%
83	**Homeownership Retention[2]**		
84	Six Months Number	N/A	28
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	28
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	27
89	Twenty-four Months %	N/A	96.43%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Rhode Island

HFA Performance Data Reporting- Program Performance
Down Payment Assistance

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Funded*		
3		Number of Borrowers Receiving Assistance	0	0
4		% of Total Number of Submissions	0.00%	0.00%
5		*Withdrawn*		
6		Number of Borrowers Withdrawn	0	0
7		% of Total Number of Submissions	0.00%	0.00%
8		*In Process*		
9		Number of Borrowers In Process	0	N/A
10		% of Total Number of Submissions	0.00%	N/A
11		*Total*		
12		Total Number of Borrowers Submitted for Assistance	0	0
13		Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
14	**Program Characteristics**			
15	**Loan Characteristics at Origination**			
16		Median Purchase Price	0	0
17		Median Credit Score	0	0
18		Median DTI	0%	0%
19	**Assistance Characteristics**			
20		Assistance Provided to Date	$0	**$0**
21	**Borrower Characteristics**			
22	**Borrower Income ($)**			
23		Above $90,000	0.00%	0.00%
24		$70,000- $89,000	0.00%	0.00%
25		$50,000- $69,000	0.00%	0.00%
26		Below $50,000	0.00%	0.00%
27	**Borrower Income as Percent of Area Median Income (AMI)**			
28		Above 120%	0.00%	0.00%
29		110%- 119%	0.00%	0.00%
30		100%- 109%	0.00%	0.00%
31		90%- 99%	0.00%	0.00%
32		80%- 89%	0.00%	0.00%
33		Below 80%	0.00%	0.00%
34	**Home Mortgage Disclosure Act (HMDA)**			

Rhode Island

HFA Performance Data Reporting- Program Performance
Down Payment Assistance

		QTD	Cumulative
35	*Borrower*		
36	*Race*		
37	American Indian or Alaskan Native	0	0
38	Asian	0	0
39	Black or African American	0	0
40	Native Hawaiian or other Pacific Islander	0	0
41	White	0	0
42	Information not provided by borrower	0	0
43			
44	Hispanic or Latino	0	0
45	Not Hispanic or Latino	0	0
46	Information not provided by borrower	0	0
47	*Sex*		
48	Male	0	0
49	Female	0	0
50	Information not provided by borrower	0	0
51	*Co-Borrower*		
52	*Race*		
53	American Indian or Alaskan Native	0	0
54	Asian	0	0
55	Black or African American	0	0
56	Native Hawaiian or other Pacific Islander	0	0
57	White	0	0
58	Information not provided by borrower	0	0
59	*Ethnicity*		
60	Hispanic or Latino	0	0
61	Not Hispanic or Latino	0	0
62	Information not provided by borrower	0	0
63	*Sex*		
64	Male	0	0
65	Female	0	0
66	Information not provided by borrower	0	0
67	**Geographic Breakdown (by Targeted Area)**		
68	Central Falls	0	0
69	Cranston	0	0
70	East Providence	0	0
71	Johnston	0	0
72	North Providence	0	0
73	Pawtucket	0	0
74	Providence	0	0
75	Warwick	0	0
76	West Warwick	0	0
77	Woonsocket	0	0
78	**Homeownership Retention**		
79	Six Months Number	N/A	0
80	Six Months %	N/A	0.00%
81	Twelve Months Number	N/A	0
82	Twelve Months %	N/A	0.00%
83	Twenty-four Months Number	N/A	0
84	Twenty-four Months %	N/A	0.00%
85	Unreachable Number	N/A	0
86	Unreachable %	N/A	0.00%

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 *unique* borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number. This number does not include borrowers receiving Down Payment Assistance.
	Number of Unique Borrowers Denied Assistance	Total number of *unique* borrowers *not* receiving assistance under any of the programs and not withdrawn. This number does not include borrowers in process for Down Payment Assistance.
	Number of Unique Borrowers Withdrawn from Program	Total number of *unique* borrowers who *do not* receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
	Number of Unique Borrowers in Process	Total number of *unique* borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only. This number does not include
	Total Number of Unique Applicants	Total number of *unique* borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).This number does not include unique applicants for Down

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

Borrower Income

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

Borrower Income as Percent of Area Median Income (AMI)

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

Geographic Breakdown (by County)

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

Home Mortgage Disclosure Act (HMDA)

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

Hardship

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

Current Loan to Value Ratio (LTV)

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

Current Combined Loan to Value Ratio (CLTV)

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

Delinquency Status (%)

	All Categories	Delinquency status at the time of assistance.

Household Size

	All Categories	Household size at the time of assistance.

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

Program Intake/Evaluation

	Approved	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
	Denied	
	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.
	Withdrawn	
	Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
	% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
	In Process	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who applied for the specific program.
	Total	
	Total Number of Borrowers Applied	Total number of borrowers who 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 borrowers participating in other HFA sponsored HHF programs or other HHF program components (*i.e.*, funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment *paid by homeowner* prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment *paid by homeowner* after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.

	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment **paid by homeowner** prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment **paid by homeowner** after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 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.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal reduction provided, including the amount ($) provided by the HFA on behalf of the borrower and the amount ($) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (*e.g*., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
	Median Assistance Amount	Median amount of assistance ($) disbursed to the lender/servicer on behalf of the borrower.

Assistance Characteristics

	Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
	Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).

Other Characteristics

	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
	Current	
	Number	Number of borrowers current at the time assistance is received.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+)	
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
	Delinquent (60+)	
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	Delinquent (90+)	
	Number	Number of borrowers 90+ days delinquent at the time assistance is received.
	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.

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

	Foreclosure Sale	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	Cancelled	
	Number	Number of borrowers who were **approved and funded**, then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	Deed-in-Lieu	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
	Short Sale	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

	Loan Modification Program	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
	%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
	Re-employed/ Regain Appropriate Employment Level	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	Reinstatement/Current/Payoff	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
	%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	Short Sale	
	Number	Number of borrowers who transitioned out of the program into a short sale *as the desired outcome of the program*.
	%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.

	Deed-in-Lieu	
	Number	Number of borrowers who transitioned out of the program into a deed-in-lieu *as the desired outcome of the program* .
	%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
	Other - Borrower Still Owns Home	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Homeownership Retention		
	Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
	%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
	%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
	%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
	Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
	%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation		
	Funded	
	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.
	Withdrawn	
	Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the transaction could not be funded by the HFA
	% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
	In Process	
	Number of Borrowers In Process	The number of borrowers who have executed mortgage closings and are eligible for down payment assistance but are pending reimbursement. This should be reported in the QTD column only.
	% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
	Total	
	Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance.
	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).
Program Characteristics		
	Loan Characteristics at Origination	
	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).
	Assistance Characteristics	
	Assistance Provided	Total amount of aggregate assistance exclusively provided by the HFA.
Borrower Income		
	All Categories	Total annual gross income in dollars for all borrowers on the loan.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	Total annual gross income in dollars for all borrowers on the loan as a percentage of area median income.
Home Mortgage Disclosure Act (HMDA)		
	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Geographic Breakdown (by Targeted Area)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Homeownership Retention		
	Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)

%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

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.