



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: October 2017

Rhode Island			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	134	5807
3	Number of Unique Borrowers Denied Assistance	6	2023
4	Number of Unique Borrowers Withdrawn from Program	4	894
5	Number of Unique Borrowers in Process	N/A	257
6	Total Number of Unique Borrower Applicants	N/A	8981
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$2,021,132	\$96,317,971
9	Total Spent on Administrative Support, Outreach, and Counseling	\$420,795	\$13,750,775
10	Geographic Breakdown (by county)		
11	Bristol	1	105
12	Kent	28	1231
13	Newport	2	142
14	Providence	95	4049
15	Washington	8	280
16	Home Mortgage Disclosure Act (HMDA)		
17	<i>Borrower</i>		
18	Race		
19	American Indian or Alaskan Native	0	32
20	Asian	3	81
21	Black or African American	12	601
22	Native Hawaiian or other Pacific Islander	2	15
23	White	95	4416
24	Information Not Provided by Borrower	22	662
25	Ethnicity		
26	Hispanic or Latino	30	1096
27	Not Hispanic or Latino	78	4397
28	Information Not Provided by Borrower	26	314
29	Sex		
30	Male	60	3004
31	Female	58	2645
32	Information Not Provided by Borrower	16	158
33	<i>Co-Borrower</i>		
34	Race		
35	American Indian or Alaskan Native	0	10
36	Asian	2	35
37	Black or African American	2	129
38	Native Hawaiian or other Pacific Islander	1	4
39	White	24	1406
40	Information Not Provided by Borrower	9	204
41	Ethnicity		
42	Hispanic or Latino	17	291
43	Not Hispanic or Latino	19	1378
44	Information Not Provided by Borrower	2	119
45	Sex		
46	Male	20	469
47	Female	9	1277
48	Information Not Provided by Borrower	9	42

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	<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	Program Characteristics		
18	General Characteristics		
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	Assistance Characteristics		
30	Assistance Provided to Date	N/A	\$12,627,915
31	Other Characteristics		
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	Program Outcomes		
45	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	497
46	Alternative Outcomes		
47	<i>Foreclosure Sale</i>		
48	Number	N/A	1
49	%	N/A	0.20%
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	0.20%
59	Program Completion/ Transition		
60	<i>Loan Modification Program</i>		
61	Number	N/A	466
62	%	N/A	93.76%
63	<i>Reinstatement/Current/Payoff</i>		
64	Number	N/A	5
65	%	N/A	1.01%
66	<i>Other - Borrower Still Owns Home</i>		
67	Number	N/A	24
68	%	N/A	4.83%

Rhode Island			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance Program (LMA)			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	14	91
4	% of Total Number of Applications	N/A	11.99%
5	<i>Denied</i>		
6	Number of Borrowers Denied	38	542
7	% of Total Number of Applications	N/A	71.41%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	6	43
10	% of Total Number of Applications	N/A	5.67%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	83
13	% of Total Number of Applications	N/A	10.94%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	759
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	3
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1359	1176
20	Median 1st Lien Housing Payment After Assistance	1086	965
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	157628	140108
24	Median 1st Lien UPB After Program Entry	114014	103566
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	Assistance Characteristics		
30	Assistance Provided to Date	\$653,934	\$4,179,352
31	Other Characteristics		
32	<i>Current</i>		
33	Number	3	24
34	%	21.43%	26.37%
35	<i>Delinquent (30+)</i>		
36	Number	3	18
37	%	21.43%	19.78%
38	<i>Delinquent (60+)</i>		
39	Number	1	9
40	%	7.14%	9.89%
41	<i>Delinquent (90+)</i>		
42	Number	7	40
43	%	50.00%	43.96%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	64.29%	78.02%
46	100%-119%	35.71%	14.29%
47	120%-139%	0.00%	5.50%
48	140%-159%	0.00%	1.10%
49	>=160%	0.00%	1.10%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	2.20%
52	\$70,000- \$89,000	7.14%	3.30%
53	\$50,000- \$69,000	21.43%	10.99%
54	Below \$50,000	71.43%	83.52%
55	Hardship		
56	Unemployment	0	9
57	Underemployment	0	29
58	Divorce	1	5
59	Medical Condition	9	29
60	Death	3	7
61	Other	1	12

Rhode Island			
HFA Performance Data Reporting- Program Performance			
Loan Modification Assistance Program (LMA)			
		QTD	Cumulative
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	14	91
64	Alternative Outcomes		
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	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	14	91
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	Program Intake/Evaluation		
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	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	N/A	25000
20	Assistance Characteristics		
21	Assistance Provided to Date	N/A	\$11,959,981
22	Other Characteristics		
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	Program Outcomes		
36	Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)	N/A	667
37	Alternative Outcomes		
38	<i>Foreclosure Sale</i>		
39	Number	N/A	4
40	%	N/A	0.60%
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	0.15%
47	<i>Short Sale</i>		
48	Number	N/A	4
49	%	N/A	0.60%
50	Program Completion/ Transition		
51	<i>Loan Modification Program</i>		
52	Number	N/A	44
53	%	N/A	6.60%
54	<i>Re-employed/ Regain Appropriate Employment Level</i>		
55	Number	N/A	6
56	%	N/A	0.90%
57	<i>Reinstatement/Current/Payoff</i>		
58	Number	N/A	259
59	%	N/A	38.83%
60	<i>Other - Borrower Still Owns Home</i>		
61	Number	N/A	349
62	%	N/A	52.32%

Rhode Island

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

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	25	263
4	% of Total Number of Applications	N/A	28.46%
5	<i>Denied</i>		
6	Number of Borrowers Denied	38	534
7	% of Total Number of Applications	N/A	57.79%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	6	44
10	% of Total Number of Applications	N/A	4.76%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	83
13	% of Total Number of Applications	N/A	8.98%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	924
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	19	197
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	7899	7581
20	Assistance Characteristics		
21	Assistance Provided to Date	\$268,676	\$2,739,397
22	Other Characteristics		
23	<i>Current</i>		
24	Number	3	16
25	%	12.00%	6.08%
26	<i>Delinquent (30+)</i>		
27	Number	3	39
28	%	12.00%	14.83%
29	<i>Delinquent (60+)</i>		
30	Number	1	37
31	%	4.00%	14.07%
32	<i>Delinquent (90+)</i>		
33	Number	18	171
34	%	72.00%	65.02%
35	Borrower Income (\$)		
36	Above \$90,000	0.00%	1.52%
37	\$70,000- \$89,000	7.14%	4.56%
38	\$50,000- \$69,000	21.43%	12.17%
39	Below \$50,000	71.43%	81.75%
40	Hardship		
41	Unemployment	16	126
42	Underemployment	5	74
43	Divorce	1	6
44	Medical Condition	0	38
45	Death	1	7
46	Other	2	12

Rhode Island

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

		QTD	Cumulative
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	25	263
49	Alternative Outcomes		
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	Program Completion/ Transition		
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	25	263
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	Program Intake/Evaluation		
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	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	N/A	3807
20	Assistance Characteristics		
21	Assistance Provided to Date	N/A	\$340,227
22	Other Characteristics		
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	Program Outcomes		
36	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	65
37	Alternative Outcomes		
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	Program Completion/ Transition		
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	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	1
4	% of Total Number of Applications	N/A	0.49%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	162
7	% of Total Number of Applications	N/A	79.41%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	41
10	% of Total Number of Applications	N/A	20.10%
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	204
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	0	8500
20	Assistance Characteristics		
21	Assistance Provided to Date	\$0	\$8,500
22	Other Characteristics		
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	Borrower Income (\$)		
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	Hardship		
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	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	1
49	Alternative Outcomes		
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	Program Completion/ Transition		
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	Program Intake/Evaluation		
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 HHH Programs or Program Components	N/A	164
17	Program Characteristics		
18	General Characteristics		
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	Assistance Characteristics		
24	Assistance Provided to Date	N/A	\$39,259,337
25	Other Characteristics		
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	Program Outcomes		
39	Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)	N/A	2112
40	Alternative Outcomes		
41	<i>Foreclosure Sale</i>		
42	Number	N/A	21
43	%	N/A	0.99%
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	0.38%
50	<i>Short Sale</i>		
51	Number	N/A	28
52	%	N/A	1.33%
53	Program Completion/ Transition		
54	<i>Loan Modification Program</i>		
55	Number	N/A	115
56	%	N/A	5.45%
57	<i>Re-employed/ Regain Appropriate Employment Level</i>		
58	Number	N/A	81
59	%	N/A	3.84%
60	<i>Reinstatement/Current/Payoff</i>		
61	Number	N/A	350
62	%	N/A	16.57%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	N/A	1509
65	%	N/A	71.45%

Rhode Island

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

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	21	269
	% of Total Number of Applications	N/A	28.68%
<i>Denied</i>			
	Number of Borrowers Denied	37	537
	% of Total Number of Applications	N/A	57.25%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	6	49
	% of Total Number of Applications	N/A	5.22%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	83
	% of Total Number of Applications	N/A	8.85%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	938
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	18	196
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1224	1278
	Median 1st Lien Housing Payment After Assistance	269	472
	Median Length of time Borrower Receives Assistance	N/A	14
	Median Assistance Amount	912	7830
Assistance Characteristics			
	Assistance Provided to Date	\$386,022	\$2,677,615
Other Characteristics			
<i>Current</i>			
	Number	5	72
	%	23.81%	26.77%
<i>Delinquent (30+)</i>			
	Number	7	48
	%	33.33%	17.84%
<i>Delinquent (60+)</i>			
	Number	0	29
	%	0.00%	10.78%
<i>Delinquent (90+)</i>			
	Number	9	120
	%	42.86%	44.61%
Borrower Income (\$)			
	Above \$90,000	0.00%	0.00%
	\$70,000- \$89,000	0.00%	1.12%
	\$50,000- \$69,000	19.05%	10.04%
	Below \$50,000	80.95%	88.85%
Hardship			
	Unemployment	12	148
	Underemployment	2	62
	Divorce	1	5
	Medical Condition	3	39
	Death	1	7
	Other	2	8

Rhode Island			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance - Unemployed Program			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	35	115
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	3	16
58	%	8.57%	13.91%
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	Program Completion/ Transition		
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	2	17
71	%	5.71%	14.78%
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	30	82
77	%	85.71%	71.30%

Rhode Island

HFA Performance Data Reporting- Program Performance Rhode Island Refi

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	46
4	% of Total Number of Applications	N/A	45.54%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	19
7	% of Total Number of Applications	N/A	18.81%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	36
10	% of Total Number of Applications	N/A	35.64%
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	101
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	1345
20	Median 1st Lien Housing Payment After Assistance	0	1063
21	Median 2nd Lien Housing Payment Before Assistance	0	261
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	188279
24	Median 1st Lien UPB After Program Entry	0	144530
25	Median 2nd Lien UPB Before Program Entry	0	18625
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Assistance Amount	0	42599
29	Assistance Characteristics		
30	Assistance Provided to Date	\$0	\$2,093,437
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	46
34	%	0.00%	100.00%
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	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	0.00%
46	100%-119%	0.00%	45.65%
47	120%-139%	0.00%	39.13%
48	140%-159%	0.00%	10.87%
49	>=160%	0.00%	4.35%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	6.52%
52	\$70,000- \$89,000	0.00%	26.09%
53	\$50,000- \$69,000	0.00%	52.17%
54	Below \$50,000	0.00%	15.22%
55	Hardship		

56	Unemployment	0	0
57	Underemployment	0	0
58	Divorce	0	0
59	Medical Condition	0	0
60	Death	0	0
61	Other	0	46

62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	46
64	Alternative Outcomes		
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	Program Completion/ Transition		
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	46
86	%	0.00%	100.00%

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	Program Intake/Evaluation		
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	53
7	% of Total Number of Applications	N/A	69.74%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	23
10	% of Total Number of Applications	N/A	30.26%
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	76
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	0	0
20	Assistance Characteristics		
21	Assistance Provided to Date	\$0	\$0
22	Other Characteristics		
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	Borrower Income (\$)		
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	Hardship		
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	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)	0	0
49	Alternative Outcomes		
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	Program Completion/ Transition		
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	Program Intake/Evaluation		
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	Program Characteristics		
18	General Characteristics		
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	Assistance Characteristics		
30	Assistance Provided to Date	N/A	\$568,211
31	Other Characteristics		
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	Program Outcomes		
45	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	28
46	Alternative Outcomes		
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	Program Completion/ Transition		
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	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	95	2341
4	% of Total Number of Submissions	N/A	66.19%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	244
7	% of Total Number of Submissions	N/A	6.90%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	68	761
10	% of Total Number of Submissions	N/A	21.52%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	191
13	% of Total Number of Submissions	N/A	5.40%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	3537
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	200000	200000
20	Median Credit Score	689	689
21	Median DTI	39%	44%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$712,500	\$19,864,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	1.05%	4.44%
27	\$70,000- \$89,000	18.95%	23.58%
28	\$50,000- \$69,000	43.16%	38.92%
29	Below \$50,000	36.84%	33.06%
30	Home Mortgage Disclosure Act (HMDA)		

Rhode Island

HFA Performance Data Reporting- Program Performance Down Payment Assistance

		QTD	Cumulative
	Borrower		
	Race		
31	American Indian or Alaskan Native	0	4
32	Asian	3	32
33	Black or African American	8	294
34	Native Hawaiian or other Pacific Islander	2	8
35	White	67	1719
36	Information not provided by borrower	15	284
37			
38	Ethnicity		
39	Hispanic or Latino	26	681
40	Not Hispanic or Latino	45	1387
41	Information not provided by borrower	24	273
42			
43	Sex		
44	Male	43	1273
45	Female	36	917
46	Information not provided by borrower	16	151
47			
48	Co-Borrower		
49	Race		
50	American Indian or Alaskan Native	0	3
51	Asian	0	16
52	Black or African American	1	62
53	Native Hawaiian or other Pacific Islander	0	2
54	White	15	384
55	Information not provided by borrower	6	79
56			
57	Ethnicity		
58	Hispanic or Latino	5	148
59	Not Hispanic or Latino	11	292
60	Information not provided by borrower	6	106
61			
62	Sex		
63	Male	7	170
64	Female	10	340
65	Information not provided by borrower	5	36
66			
67	Geographic Breakdown (by Targeted Area)		
68	Central Falls	0	1
69	Cranston	12	336
70	East Providence	0	172
71	Johnston	0	14
72	North Providence	0	3
73	Pawtucket	24	426
	Providence	25	693
	Warwick	27	473
	West Warwick	0	18
	Woonsocket	7	205

Line - 21 DTI represents back end Debt to Income ratios.

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 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 unique borrowers not receiving assistance under any of the programs and not withdrawn.	
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.	
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been 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)		
	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.	

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		
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 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.	
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 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.	
Total		
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)		
General Characteristics		
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		
Current		
Number	Number of borrowers current at the time of application.	
%	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 of application.	
%	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 of application.	
%	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 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 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.
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		
Program Intake/Evaluation		
<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.	
Program Characteristics		
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.	
Geographic Breakdown (by City/County)		
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		
Program Intake/Evaluation		
<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).	
Program Characteristics		
<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.	
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.	
Home Mortgage Disclosure Act (HMDA)		
<i>Borrower</i>		
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.	
<i>Co-Borrower</i>		
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 County)		
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.	