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	150	5957
3	Number of Unique Borrowers Denied Assistance	17	2040
4	Number of Unique Borrowers Withdrawn from Program	55	949
5	Number of Unique Borrowers in Process	N/A	70
6	Total Number of Unique Borrower Applicants	N/A	9016
7 Program Expenditures ($)			
8	Total Assistance Provided to Date	$1,982,462	$98,300,433
9	Total Spent on Administrative Support, Outreach, and Counseling	$233,283	$13,984,058
10 Geographic Breakdown (by county)			
11	Bristol	1	106
12	Kent	37	1268
13	Newport	0	142
14	Providence	109	4158
15	Washington	3	283
16 Home Mortgage Disclosure Act (HMDA)			
17	*Borrower*		
18	*Race*		
19	American Indian or Alaskan Native	0	32
20	Asian	2	83
21	Black or African American	16	617
22	Native Hawaiian or other Pacific Islander	0	15
23	White	110	4526
24	Information Not Provided by Borrower	22	684
25	*Ethnicity*		
26	Hispanic or Latino	47	1143
27	Not Hispanic or Latino	79	4476
28	Information Not Provided by Borrower	24	338
29	*Sex*		
30	Male	76	3080
31	Female	60	2705
32	Information Not Provided by Borrower	14	172
33	*Co-Borrower*		
34	*Race*		
35	American Indian or Alaskan Native	1	11
36	Asian	0	35
37	Black or African American	0	129
38	Native Hawaiian or other Pacific Islander	0	4
39	White	7	1413
40	Information Not Provided by Borrower	20	224
41	*Ethnicity*		
42	Hispanic or Latino	0	291
43	Not Hispanic or Latino	8	1386
44	Information Not Provided by Borrower	20	139
45	*Sex*		
46	Male	5	474
47	Female	16	1293
48	Information Not Provided by Borrower	7	49

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	N/A	497
4	% of Total Number of Applications	N/A	56.22%
5	*Denied*		
6	Number of Borrowers Denied	N/A	324
7	% of Total Number of Applications	N/A	36.65%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	N/A	63
10	% of Total Number of Applications	N/A	7.13%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
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	*Current*		
33	Number	N/A	262
34	%	N/A	52.72%
35	*Delinquent (30+)*		
36	Number	N/A	42
37	%	N/A	8.45%
38	*Delinquent (60+)*		
39	Number	N/A	48
40	%	N/A	9.66%
41	*Delinquent (90+)*		
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	*Foreclosure Sale*		
48	Number	N/A	1
49	%	N/A	0.20%
50	*Cancelled*		
51	Number	N/A	0
52	%	N/A	0.00%
53	*Deed in Lieu*		
54	Number	N/A	0
55	%	N/A	0.00%
56	*Short Sale*		
57	Number	N/A	1
58	%	N/A	0.20%
59	**Program Completion/ Transition**		
60	*Loan Modification Program*		
61	Number	N/A	466
62	%	N/A	93.76%
63	*Reinstatement/Current/Payoff*		
64	Number	N/A	5
65	%	N/A	1.01%
66	*Other - Borrower Still Owns Home*		
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		*Approved*		
3		Number of Borrowers Receiving Assistance	12	103
4		% of Total Number of Applications	N/A	13.29%
5		*Denied*		
6		Number of Borrowers Denied	16	558
7		% of Total Number of Applications	N/A	72.00%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	13	56
10		% of Total Number of Applications	N/A	7.23%
11		*In Process*		
12		Number of Borrowers In Process	N/A	58
13		% of Total Number of Applications	N/A	7.48%
14		*Total*		
15		Total Number of Borrowers Applied	N/A	775
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	4
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median 1st Lien Housing Payment Before Assistance	1215	1176
20		Median 1st Lien Housing Payment After Assistance	918	963
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	109438	134106
24		Median 1st Lien UPB After Program Entry	59798	97230
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	$574,345	$4,753,698
31	**Other Characteristics**			
32		*Current*		
33		Number	6	30
34		%	50.00%	29.13%
35		*Delinquent (30+)*		
36		Number	3	21
37		%	25.00%	20.39%
38		*Delinquent (60+)*		
39		Number	1	10
40		%	8.33%	9.71%
41		*Delinquent (90+)*		
42		Number	2	42
43		%	16.67%	40.78%
44	**Current Combined Loan to Value Ratio (CLTV)**			
45		<100%	83.33%	78.64%
46		100%-119%	8.33%	13.59%
47		120%-139%	8.33%	5.83%
48		140%-159%	0.00%	0.97%
49		>=160%	0.00%	0.97%
50	**Borrower Income ($)**			
51		Above $90,000	0.00%	1.94%
52		$70,000- $89,000	0.00%	2.91%
53		$50,000- $69,000	0.00%	9.71%
54		Below $50,000	100.00%	85.44%
55	**Hardship**			
56		Unemployment	2	11
57		Underemployment	2	31
58		Divorce	1	6
59		Medical Condition	3	32
60		Death	0	7
61		Other	4	16

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)	12	103
64	**Alternative Outcomes**		
65	*Foreclosure Sale*		
66	Number	0	0
67	%	0.00%	0.00%
68	*Cancelled*		
69	Number	0	0
70	%	0.00%	0.00%
71	*Deed in Lieu*		
72	Number	0	0
73	%	0.00%	0.00%
74	*Short Sale*		
75	Number	0	0
76	%	0.00%	0.00%
77	**Program Completion/ Transition**		
78	*Loan Modification Program*		
79	Number	12	103
80	%	100.00%	100.00%
81	*Reinstatement/Current/Payoff*		
82	Number	N/A	N/A
83	%	N/A	N/A
84	*Other - Borrower Still Owns Home*		
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		*Approved*		
3		Number of Borrowers Receiving Assistance	N/A	667
4		% of Total Number of Applications	N/A	57.01%
5		*Denied*		
6		Number of Borrowers Denied	N/A	405
7		% of Total Number of Applications	N/A	34.62%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	N/A	98
10		% of Total Number of Applications	N/A	8.38%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Applications	N/A	N/A
14		*Total*		
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		*Current*		
24		Number	N/A	232
25		%	N/A	34.78%
26		*Delinquent (30+)*		
27		Number	N/A	71
28		%	N/A	10.64%
29		*Delinquent (60+)*		
30		Number	N/A	98
31		%	N/A	14.69%
32		*Delinquent (90+)*		
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		*Foreclosure Sale*		
39		Number	N/A	4
40		%	N/A	0.60%
41		*Cancelled*		
42		Number	N/A	0
43		%	N/A	0.00%
44		*Deed in Lieu*		
45		Number	N/A	1
46		%	N/A	0.15%
47		*Short Sale*		
48		Number	N/A	4
49		%	N/A	0.60%
50	**Program Completion/ Transition**			
51		*Loan Modification Program*		
52		Number	N/A	44
53		%	N/A	6.60%
54		*Re-employed/ Regain Appropriate Employment Level*		
55		Number	N/A	6
56		%	N/A	0.90%
57		*Reinstatement/Current/Payoff*		
58		Number	N/A	259
59		%	N/A	38.83%
60		*Other - Borrower Still Owns Home*		
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		*Approved*		
3		Number of Borrowers Receiving Assistance	19	282
4		% of Total Number of Applications	N/A	29.87%
5		*Denied*		
6		Number of Borrowers Denied	14	548
7		% of Total Number of Applications	N/A	58.05%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	12	56
10		% of Total Number of Applications	N/A	5.93%
11		*In Process*		
12		Number of Borrowers In Process	N/A	58
13		% of Total Number of Applications	N/A	6.14%
14		*Total*		
15		Total Number of Borrowers Applied	N/A	944
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	19	216
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median Assistance Amount	6116	7229
20	**Assistance Characteristics**			
21		Assistance Provided to Date	$147,231	$2,886,628
22	**Other Characteristics**			
23		*Current*		
24		Number	1	17
25		%	5.26%	6.03%
26		*Delinquent (30+)*		
27		Number	3	42
28		%	15.79%	14.89%
29		*Delinquent (60+)*		
30		Number	3	40
31		%	15.79%	14.18%
32		*Delinquent (90+)*		
33		Number	12	183
34		%	63.16%	64.89%
35	**Borrower Income ($)**			
36		Above $90,000	5.26%	1.77%
37		$70,000- $89,000	10.53%	4.96%
38		$50,000- $69,000	10.53%	12.06%
39		Below $50,000	73.68%	81.21%
40	**Hardship**			
41		Unemployment	11	137
42		Underemployment	6	80
43		Divorce	0	6
44		Medical Condition	1	39
45		Death	0	7
46		Other	1	13

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)	19	282
49	**Alternative Outcomes**			
50		*Foreclosure Sale*		
51		Number	0	0
52		%	0.00%	0.00%
53		*Cancelled*		
54		Number	0	0
55		%	0.00%	0.00%
56		*Deed in Lieu*		
57		Number	0	0
58		%	0.00%	0.00%
59		*Short Sale*		
60		Number	0	0
61		%	0.00%	0.00%
62	**Program Completion/ Transition**			
63		*Loan Modification Program*		
64		Number	N/A	N/A
65		%	N/A	N/A
66		*Re-employed/ Regain Appropriate Employment Level*		
67		Number	N/A	N/A
68		%	N/A	N/A
69		*Reinstatement/Current/Payoff*		
70		Number	19	282
71		%	100.00%	100.00%
72		*Other - Borrower Still Owns Home*		
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	*Approved*		
3	Number of Borrowers Receiving Assistance	N/A	65
4	% of Total Number of Applications	N/A	55.56%
5	*Denied*		
6	Number of Borrowers Denied	N/A	40
7	% of Total Number of Applications	N/A	34.19%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	N/A	12
10	% of Total Number of Applications	N/A	10.26%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
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	*Current*		
24	Number	N/A	10
25	%	N/A	15.38%
26	*Delinquent (30+)*		
27	Number	N/A	2
28	%	N/A	3.08%
29	*Delinquent (60+)*		
30	Number	N/A	3
31	%	N/A	4.62%
32	*Delinquent (90+)*		
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	*Foreclosure Sale*		
39	Number	N/A	0
40	%	N/A	0.00%
41	*Cancelled*		
42	Number	N/A	0
43	%	N/A	0.00%
44	**Program Completion/ Transition**		
45	*Short Sale*		
46	Number	N/A	63
47	%	N/A	96.92%
48	*Deed in Lieu*		
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		*Approved*		
3		Number of Borrowers Receiving Assistance	0	1
4		% of Total Number of Applications	N/A	0.49%
5		*Denied*		
6		Number of Borrowers Denied	0	162
7		% of Total Number of Applications	N/A	79.41%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	0	41
10		% of Total Number of Applications	N/A	20.10%
11		*In Process*		
12		Number of Borrowers In Process	N/A	0
13		% of Total Number of Applications	N/A	0.00%
14		*Total*		
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	**$8,500**
22	**Other Characteristics**			
23		*Current*		
24		Number	0	0
25		%	0.00%	0.00%
26		*Delinquent (30+)*		
27		Number	0	0
28		%	0.00%	0.00%
29		*Delinquent (60+)*		
30		Number	0	0
31		%	0.00%	0.00%
32		*Delinquent (90+)*		
33		Number	0	1
34		%	0.00%	100.00%
35	**Borrower Income ($)**			
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	*Foreclosure Sale*		
51	Number	0	0
52	%	0.00%	0.00%
53	*Cancelled*		
54	Number	0	0
55	%	0.00%	0.00%
56	**Program Completion/ Transition**		
57	*Short Sale*		
58	Number	0	1
59	%	0.00%	100.00%
60	*Deed in Lieu*		
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	*Approved*		
3	Number of Borrowers Receiving Assistance	N/A	2112
4	% of Total Number of Applications	N/A	67.18%
5	*Denied*		
6	Number of Borrowers Denied	N/A	808
7	% of Total Number of Applications	N/A	25.73%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	N/A	223
10	% of Total Number of Applications	N/A	7.09%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
15	Total Number of Borrowers Applied	N/A	3143
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	164
17	**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	*Current*		
27	Number	N/A	1091
28	%	N/A	51.66%
29	*Delinquent (30+)*		
30	Number	N/A	214
31	%	N/A	10.13%
32	*Delinquent (60+)*		
33	Number	N/A	238
34	%	N/A	11.27%
35	*Delinquent (90+)*		
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		*Foreclosure Sale*		
42		Number	N/A	21
43		%	N/A	0.99%
44		*Cancelled*		
45		Number	N/A	0
46		%	N/A	0.00%
47		*Deed in Lieu*		
48		Number	N/A	8
49		%	N/A	0.38%
50		*Short Sale*		
51		Number	N/A	28
52		%	N/A	1.33%
53	**Program Completion/ Transition**			
54		*Loan Modification Program*		
55		Number	N/A	115
56		%	N/A	5.45%
57		*Re-employed/ Regain Appropriate Employment Level*		
58		Number	N/A	81
59		%	N/A	3.84%
60		*Reinstatement/Current/Payoff*		
61		Number	N/A	350
62		%	N/A	16.57%
63		*Other - Borrower Still Owns Home*		
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
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	23	292
4		% of Total Number of Applications	N/A	30.42%
5		*Denied*		
6		Number of Borrowers Denied	12	549
7		% of Total Number of Applications	N/A	57.19%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	12	61
10		% of Total Number of Applications	N/A	6.35%
11		*In Process*		
12		Number of Borrowers In Process	N/A	58
13		% of Total Number of Applications	N/A	6.04%
14		*Total*		
15		Total Number of Borrowers Applied	N/A	960
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	20	216
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median 1st Lien Housing Payment Before Assistance	1262	1276
20		Median 1st Lien Housing Payment After Assistance	250	462
21		Median Length of time Borrower Receives Assistance	N/A	14
22		Median Assistance Amount	1255	8487
23	**Assistance Characteristics**			
24		Assistance Provided to Date	$345,885	$3,023,500
25	**Other Characteristics**			
26		*Current*		
27		Number	5	77
28		%	21.74%	26.37%
29		*Delinquent (30+)*		
30		Number	3	51
31		%	13.04%	17.47%
32		*Delinquent (60+)*		
33		Number	2	31
34		%	8.70%	10.62%
35		*Delinquent (90+)*		
36		Number	13	133
37		%	56.52%	45.55%
38	**Borrower Income ($)**			
39		Above $90,000	0.00%	0.00%
40		$70,000- $89,000	0.00%	1.03%
41		$50,000- $69,000	13.04%	10.27%
42		Below $50,000	86.96%	88.70%
43	**Hardship**			
44		Unemployment	16	164
45		Underemployment	4	66
46		Divorce	0	5
47		Medical Condition	3	42
48		Death	0	7
49		Other	0	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)	40	155
52	**Alternative Outcomes**		
53	*Foreclosure Sale*		
54	Number	0	0
55	%	0.00%	0.00%
56	*Cancelled*		
57	Number	0	16
58	%	0.00%	10.32%
59	*Deed in Lieu*		
60	Number	0	0
61	%	0.00%	0.00%
62	*Short Sale*		
63	Number	0	0
64	%	0.00%	0.00%
65	**Program Completion/ Transition**		
66	*Loan Modification Program*		
67	Number	N/A	N/A
68	%	N/A	N/A
69	*Re-employed/ Regain Appropriate Employment Level*		
70	Number	0	17
71	%	0.00%	10.97%
72	*Reinstatement/Current/Payoff*		
73	Number	N/A	N/A
74	%	N/A	N/A
75	*Other - Borrower Still Owns Home*		
76	Number	40	122
77	%	100.00%	78.71%

Rhode Island

HFA Performance Data Reporting- Program Performance
Rhode Island Refi

		QTD	Cumulative
1	**Program Intake/Evaluation**		
2	*Approved*		
3	Number of Borrowers Receiving Assistance	0	46
4	% of Total Number of Applications	N/A	45.54%
5	*Denied*		
6	Number of Borrowers Denied	0	19
7	% of Total Number of Applications	N/A	18.81%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	36
10	% of Total Number of Applications	N/A	35.64%
11	*In Process*		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	*Total*		
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	$2,093,437
31	**Other Characteristics**		
32	*Current*		
33	Number	0	46
34	%	0.00%	100.00%
35	*Delinquent (30+)*		
36	Number	0	0
37	%	0.00%	0.00%
38	*Delinquent (60+)*		
39	Number	0	0
40	%	0.00%	0.00%
41	*Delinquent (90+)*		
42	Number	0	0
43	%	0.00%	0.00%
44	**Current Combined Loan to Value Ratio (CLTV)**		
45	<100%	0.00%	0.00%
46	100%-119%	0.00%	45.65%
47	120%-139%	0.00%	39.13%
48	140%-159%	0.00%	10.87%
49	>=160%	0.00%	4.35%
50	**Borrower Income ($)**		
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	*Foreclosure Sale*		
66	Number	0	0
67	%	0.00%	0.00%
68	*Cancelled*		
69	Number	0	0
70	%	0.00%	0.00%
71	*Deed in Lieu*		
72	Number	0	0
73	%	0.00%	0.00%
74	*Short Sale*		
75	Number	0	0
76	%	0.00%	0.00%
77	**Program Completion/ Transition**		
78	*Loan Modification Program*		
79	Number	0	0
80	%	0.00%	0.00%
81	*Reinstatement/Current/Payoff*		
82	Number	0	0
83	%	0.00%	0.00%
84	*Other - Borrower Still Owns Home*		
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	*Approved*		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Applications	N/A	0.00%
5	*Denied*		
6	Number of Borrowers Denied	0	53
7	% of Total Number of Applications	N/A	69.74%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	0	23
10	% of Total Number of Applications	N/A	30.26%
11	*In Process*		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	*Total*		
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	**$0**
22	**Other Characteristics**		
23	*Current*		
24	Number	0	0
25	%	0.00%	0.00%
26	*Delinquent (30+)*		
27	Number	0	0
28	%	0.00%	0.00%
29	*Delinquent (60+)*		
30	Number	0	0
31	%	0.00%	0.00%
32	*Delinquent (90+)*		
33	Number	0	0
34	%	0.00%	0.00%
35	**Borrower Income ($)**		
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		*Foreclosure Sale*		
51		Number	0	0
52		%	0%	0%
53		*Cancelled*		
54		Number	0	0
55		%	0.00%	0.00%
56		*Deed in Lieu*		
57		Number	0	0
58		%	0%	0%
59		*Short Sale*		
60		Number	0	0
61		%	0%	0%
62	**Program Completion/ Transition**			
63		*Loan Modification Program*		
64		Number	0	0
65		%	0%	0%
66		*Re-employed/ Regain Appropriate Employment Level*		
67		Number	0	0
68		%	0%	0%
69		*Reinstatement/Current/Payoff*		
70		Number	0	0
71		%	0.00%	0.00%
72		*Other - Borrower Still Owns Home*		
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	*Approved*		
3	Number of Borrowers Receiving Assistance	N/A	28
4	% of Total Number of Applications	N/A	66.67%
5	*Denied*		
6	Number of Borrowers Denied	N/A	10
7	% of Total Number of Applications	N/A	23.81%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	N/A	4
10	% of Total Number of Applications	N/A	9.52%
11	*In Process*		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	*Total*		
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	*Current*		
33	Number	N/A	14
34	%	N/A	50.00%
35	*Delinquent (30+)*		
36	Number	N/A	3
37	%	N/A	10.71%
38	*Delinquent (60+)*		
39	Number	N/A	3
40	%	N/A	10.71%
41	*Delinquent (90+)*		
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		*Foreclosure Sale*		
48		Number	N/A	0
49		%	N/A	0.00%
50		*Cancelled*		
51		Number	N/A	0
52		%	N/A	0.00%
53		*Deed in Lieu*		
54		Number	N/A	0
55		%	N/A	0.00%
56		*Short Sale*		
57		Number	N/A	0
58		%	N/A	0.00%
59	**Program Completion/ Transition**			
60		*Loan Modification Program*		
61		Number	N/A	28
62		%	N/A	100.00%
63		*Reinstatement/Current/Payoff*		
64		Number	N/A	0
65		%	N/A	0.00%
66		*Other - Borrower Still Owns Home*		
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		*Funded*		
3		Number of Borrowers Receiving Assistance	121	2462
4		% of Total Number of Submissions	N/A	69.61%
5		*Denied*		
6		Number of Borrowers Denied	3	247
7		% of Total Number of Submissions	N/A	6.98%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	46	807
10		% of Total Number of Submissions	N/A	22.82%
11		*In Process*		
12		Number of Borrowers In Process	N/A	21
13		% of Total Number of Submissions	N/A	0.59%
14		*Total*		
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	212250	200000
20		Median Credit Score	685	689
21		Median DTI	40%	44%
22	**Assistance Characteristics**			
23		Assistance Provided to Date	$915,000	**$20,779,000**
24	**Borrower Characteristics**			
25	**Borrower Income ($)**			
26		Above $90,000	1.65%	4.31%
27		$70,000- $89,000	14.05%	23.11%
28		$50,000- $69,000	38.84%	38.91%
29		Below $50,000	45.45%	33.67%
30	**Home Mortgage Disclosure Act (HMDA)**			

				QTD	Cumulative
		Rhode Island			
		HFA Performance Data Reporting- Program Performance **Down Payment Assistance**			
31		*Borrower*			
32		*Race*			
33		American Indian or Alaskan Native		0	4
34		Asian		2	34
35		Black or African American		12	306
36		Native Hawaiian or other Pacific Islander		0	8
37		White		88	1807
38		Information not provided by borrower		19	303
39		*Ethnicity*			
40		Hispanic or Latino		46	727
41		Not Hispanic or Latino		54	1441
42		Information not provided by borrower		21	294
43		*Sex*			
44		Male		66	1339
45		Female		41	958
46		Information not provided by borrower		14	165
47		*Co-Borrower*			
48		*Race*			
49		American Indian or Alaskan Native		0	3
50		Asian		0	16
51		Black or African American		0	62
52		Native Hawaiian or other Pacific Islander		0	2
53		White		0	384
54		Information not provided by borrower		17	96
55		*Ethnicity*			
56		Hispanic or Latino		0	148
57		Not Hispanic or Latino		0	292
58		Information not provided by borrower		17	123
59		*Sex*			
60		Male		2	172
61		Female		12	352
62		Information not provided by borrower		3	39
63	**Geographic Breakdown (by Targeted Area)**				
64		Central Falls		0	1
65		Cranston		11	347
66		East Providence		0	172
67		Johnston		0	14
68		North Providence		0	3
69		Pawtucket		20	446
70		Providence		48	741
71		Warwick		31	504
72		West Warwick		0	18
73		Woonsocket		11	216

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 decisioned 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 decisioned 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 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 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		
	Foreclosure Sale	
	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.
	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.

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		
	Deed-in-Lieu	
	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.
	Short Sale	
	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		
	Loan Modification Program	
	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.
	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 borrowers in this category 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.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Other	
	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		
	Deed-in-Lieu	
	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.
	Short Sale	
	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		
	Loan Modification Program	
	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.
	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 borrowers in this category 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.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Other	
	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 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
	>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		
	Deed-in-Lieu	
	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.
	Short Sale	
	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		
	Loan Modification Program	
	Number	Number of borrowers who-received a recast/reamortization of the prinicipal 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.
	Reinstatement/Current/Payoff	
	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.
	Other	
	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		
	Deed-in-Lieu	
	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.
	Short Sale	
	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		
	Loan Modification Program	
	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
	Reinstatement/Current/Payoff	
	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.
	Other	
	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		
	Short Sale	
	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.
	Deed-in-Lieu	
	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

Approved/Funded

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.

Denied/Cancelled

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.

Withdrawn

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.

In Process

Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decisioned. 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 decisioned divided by the total number of structures that have been submitted for eligibility review.

Total

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 decisioned 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

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.

Denied

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.

Withdrawn

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.

In Process

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.

Total

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

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 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)

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 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.