

The Homeowner Assistance Program **Week 222 Situation & Pipeline** **Report**

October 05, 2010



Weekly Situation & Pipeline Report

Week 222

September 24, 2010 – September 30, 2010

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September 24, 2010 – September 30, 2010

EXECUTIVE SUMMARY

A total of 5 appointments were held with applicants at the Homeowner Assistance Office in Baton Rouge. The number of total eligible population decreased to 150,579 and the total number of closings held as of September 30 increased to 127,844.

Table 1: Homeowner Program Snapshot

Activity	As of COB 9/23/10	Weekly Activity	As of COB 9/30/10	Total Dollars
Applications Received				
<i>Total Applications Received</i>	229,420	0	229,420	
Ineligible Applications				
Total Ineligible	78,839	2	78,841	
<i>Duplicate Application</i>	39,666	0	39,666	
<i>No First Appointment</i>	24,628	1	24,629	
<i>Ineligible- FEMA Assessment</i>	7,514	0	7,514	
<i>Sold Home Ineligible / Not Interested</i>	2,613	-1	2,612	
<i>Other Ineligible Reason</i>	4,418	2	4,420	
Eligible Applications				
Total Eligible Population	150,581	-2	150,579	
<i>Applications Withdrawn</i>	3,895	1	3,896	
<i>Zero Awards</i>	15,804	0	15,804	
Total Benefit Calculated (Eligible Only)	130,882	-3	130,879	\$ 8,633,639,293
Funding Disbursed				
Total Funding Disbursed	127,833	11	127,844	\$ 8,623,841,628
<i>Option One Closings</i>	117,427	9	117,436	\$ 7,734,786,008
<i>Option Two Closings</i>	8,140	2	8,142	\$ 718,034,664
<i>Option Three Closings</i>	2,266	0	2,266	\$ 171,020,955
<i>Sold Homes Closings</i>	1,172	0	1,172	\$ 51,571,420
<i>Elevation Only Closings</i>	2,448	3	2,451	\$ 72,713,258
<i>Total Closings with Elevation Dollars</i>	30,754	74	30,828	\$ 894,415,534
<i>Affordable Compensation Grants Disbursed</i>	45,706	11	45,717	\$ 2,044,020,198
Benefits Calculated Without Funds Disbursed				
Eligibility Calculated Without Funds Disbursed	3,049	-14	3,035	
Eligibility Documentation Requested	2,314	-7	2,307	
<i>Active Applications</i>	268	-7	261	
Currently Transferred to Title Company				
<i>Initial Closing Transfer</i>	467	0	467	\$ 31,376,524
<i>Additional Disbursement Transfer</i>	708	-72	636	\$ 12,274,238

HOMEOWNER PROGRAM

Figure 1: Homeowner Assistance Program Pipeline - Applicant Input and Calculation

	HOMEOWNER PROCESS	CUMULATIVE As of 9/23	CUMULATIVE As of 9/30	INCREASE
APPLICATIONS & APPOINTMENTS	APPS RECEIVED	229,420	229,420	0
	TOTAL INELIGIBLE	78,839	78,841	2
	BENEFIT OPTIONS LETTERS WITHOUT CLOSINGS	3,049	3,035	-14
	RHAS APPTS HELD	63,925	63,930	5
CALCULATIONS	TOTAL ELIGIBLE POPULATION	150,581	150,579	-2
	TOTAL	\$8.63 billion	\$8.63 billion	\$0.0 b
	AVERAGE	65,952	65,967	

- The \$8.63 billion total and \$65,967 average award represent maximum benefit if ALL eligible applicants select to rebuild in place (the total includes additional compensation grant calculations, compensation grants, and elevation grants, but does not include 'zero' grant awards and applicants terminated)

Housing Assistance Center Activity

Figure 2: Homeowner Assistance Program Pipeline - Option Selection and Closing Process

HOMEOWNER PROCESS		CUMULATIVE As of 9/23	CUMULATIVE As of 9/30	INCREASE
CLOSINGS BY OPTION SELECTION	OPTION ONE CLOSINGS	117,427	117,436	9
	OPTION TWO CLOSINGS	8,140	8,142	2
	OPTION THREE CLOSINGS	2,266	2,266	0
	SOLD HOMES	1,172	1,172	0
CLOSINGS	TOTAL FUNDING DISBURSED	127,833	127,844	11
	TOTAL	\$8.61 billion	\$8.62 billion	\$0.01 b
	AVERAGE*	\$67,412	\$67,456	

- *Extrapolation of average award for populations where funds have been disbursed

See the Glossary for explanation of Figure 2 terms

Housing Assistance Center Activity

- A total of 5 RHAS appointments were held at the Baton Rouge Housing Assistance Office for the reporting week.
- As of April 8, 2009, 1110 RHAS appointments were conducted by HGI.

Award Calculation Activity

- The *Road Home* has calculated 150,581 benefits
 - The average total benefit calculated was \$65,952 (excluding 'zero' awards applicants withdrawn and ineligible)
 - 3,896 calculations resulted in applications withdrawn from the program
 - 15,804 'zero awards' grant amounts were calculated
 - 3,035 benefits options letters are available for transfer to closing agents

Elderly Award Closing Activity

- Of the homeowners who have selected their options:
 - 29,566 options selection letters have been returned from elderly applicants (Total Table 2 and 3)
 - The vast majority of all homeowners, including elderly homeowners, have selected Option 1 to keep their homes

Table 2: Cumulative Elderly Benefits Options Closing

Elderly Benefits Options Closings	
Number of Option One	24,897
Number of Option Two	2,657
Number of Option Three	1,938
Total	29,492

Table 3: Cumulative Elderly Benefits Options Selection

Elderly Benefits Options Selected Remaining	
Number of Option One	55
Number of Option Two	6
Number of Option Three	13
Total	74

Table 4: Closings Held Activity including LMI Detail

Total Household and Low/Moderate Income (LMI) Detail

Closings Held	Option 1	Option 2	Option 3	Totals
Number of Closings Held	117,436	8,142	2,266	127,844
Total \$ in Closings Held	\$7,734,786,008.41	\$718,034,664.38	\$171,020,954.81	\$8,623,841,627.60
Comp Grant \$ in Closings Held	\$4,982,978,861.24	\$531,406,079.30	\$171,020,954.81	\$5,685,405,895.35
Elev Grant \$ in Closings Held	\$894,348,554.00	\$66,980.45	N/A	\$894,415,534.45
ACG \$ in Closings Held	\$1,857,458,593.17	\$186,561,604.63	N/A	\$2,044,020,197.80
Number of Closings Held by LMI	49,859	3,924	939	54,722
Total \$ to LMI	\$4,180,506,938.32	\$393,888,923.32	\$70,204,953.83	\$4,644,600,815.47
Comp Grant \$ to LMI	\$1,989,886,890.19	\$218,103,894.25	\$70,204,953.83	\$2,278,195,738.27
Elev Grant \$ to LMI	\$434,142,904.07	\$20,460.00	N/A	\$434,163,364.07
ACG \$ in Research for Categorization**	100,981,449.11	10,797,035.56	N/A	111,778,484.67
ACG \$ to LMI	\$1,756,477,144.06	\$175,764,569.07	N/A	\$1,932,241,713.13
Total ACG \$	\$1,857,458,593.17	\$186,561,604.63	N/A	\$2,044,020,197.80
% of Total Closings Held that are LMI	42 %	48 %	41 %	43 %
% of Total \$ to LMI	54 %	55 %	41 %	54 %
% of Comp Grant \$ to LMI	40 %	41 %	41 %	40 %
% of Elev Grant \$ to LMI	49 %	31 %	N/A	49 %
% of ACG \$ to LMI	95 %	94 %	N/A	95 %

**The following table represents a subset of additional ACG dollars disbursed resulting from the \$50,000 ACG cap removal on LMI Option 1 applicants

Table 5: Additional ACG Dollars

ACG > \$50,000	
Count	12,119
Additional ACL Amount	\$426,182,957

Low/Moderate Income Households

- A total of 127,844 applicants had gone to closing and received their Road Home disbursement as of September 30, 2010. Of these applicants, 54,722 (43 percent) were documented as LMI.
- A total of \$8,623,841,627 in Homeowner Assistance Program awards were disbursed as of September 30, 2010. Of these disbursements, (54 percent) went to applicants documented as LMI.

Elevation Program Activity

As of September 30, 2010, a total of 115,540 elevation letters have been sent to applicants.

- 34,490 (30%) applicants have returned letters expressing their interest in participating in the elevation program.
- 31,616 applicants are eligible and interested in receiving elevation awards.
- 30,828 applicants have received elevation disbursements totaling \$894,415,534 (average elevation award of \$29,013).
- 4,897 initial and 24,025 additional disbursements of elevation funds from March 2008 through the present for a total of \$842,454,317.
- 1,906 initial and 721 additional disbursements previously from program inception through current total of \$51,961,217.
- 291 elevation requests for a total of \$8,484,402 are currently at the closing companies for processing. See Table 6 and Figure 3 and 4 for a summary of Elevation Disbursement Activity.

Table 6: Elevation Disbursement Activity

	# Of Initial Disbursements	# Of Additional Disbursements	Total \$ Disbursed
Elevation Disbursements through Feb 08	1,906	721	\$ 51,961,217
Elevation Disbursements from Mar 08	4,897	24,025	\$ 842,454,317
Total Elevation Disbursements	6,803	24,746	\$ 894,415,534
Applications at Title Company			
Total Pending Transactions		291	\$ 8,484,402

Figure 3: 2008 Elevation Disbursement Activities

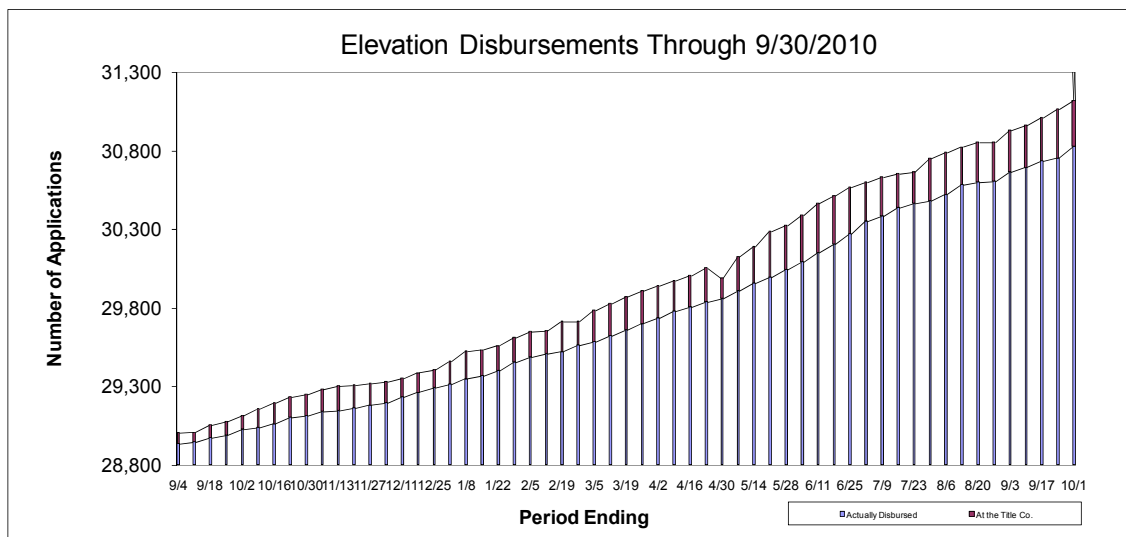
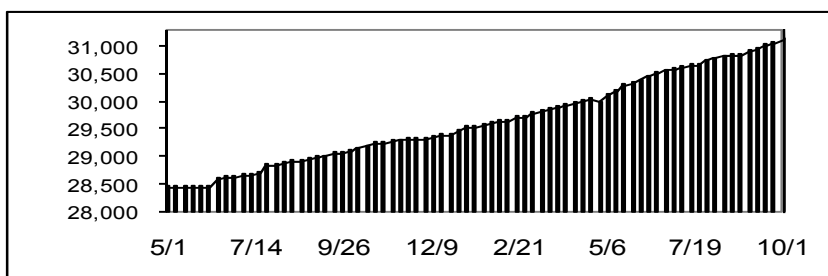


Figure 4: Total Anticipated Disbursed Since April 20, 2009



Closing Activity

- As of September 30, 2010, a total of 20,300 files have been transferred to closing agents by HGI.
- The closing team has assisted closing agents in completion of 127,844 closings, of which:
 - The average award is \$67,456.
 - 54,722 also received additional compensation grants. The average additional compensation grant award is \$35,310.
 - Closed 29,494 elderly applicants for a total of \$2,314,721,075.45.
 - Appendix C reports Closings by Parish and Zip Code
- To date, the closing agents have completed 39,401 additional disbursements for a total of 981,494,125.60. The average additional disbursement is \$24,910.

Table 7: Applicants and Closings Held By Race/Ethnicity

Race	Applicants		Closings Held	
	#	%	#	%
American Indian/Alaska Native	666	>1%	519	0.41%
American Indian/Alaska Native and White	530	>1%	383	0.30%
American Indian/Alaskan Native/Black-African American	379	>1%	297	0.23%
Asian	2,925	2%	2,122	1.66%
Asian and White	300	>1%	211	0.17%
Black/African American	65,833	36%	52,611	41.15%
Black/African American and White	1,153	1%	903	0.71%
Native Hawaiian/Other Pacific Islander	183	>1%	134	0.10%
Other Multi-Racial	3,419	2%	2,539	1.99%
White	72,052	39%	50,725	39.68%
A race was not provided	37,673	20%	17,400	13.61%
	185,113		127,844	

Figure 5: Award Size

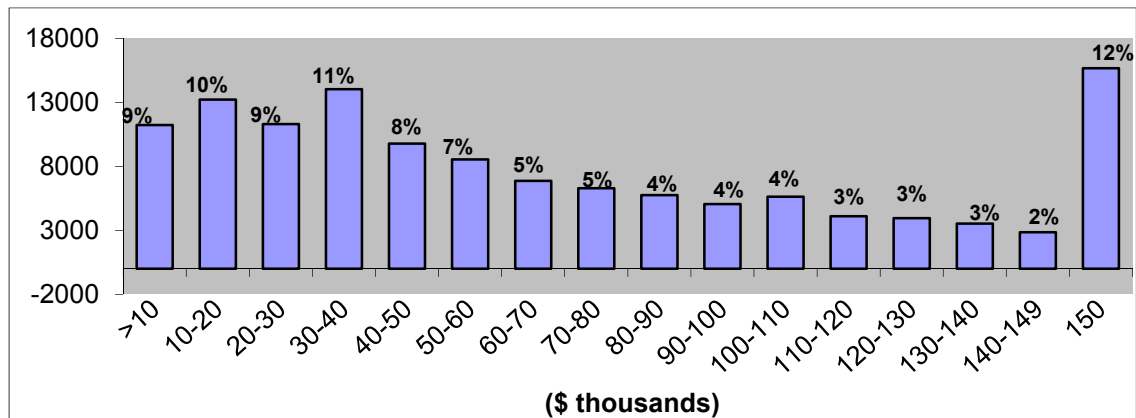


Table 8: Eligible Application Summary

TOTAL ELIGIBLE APPLICATIONS		150,579
Completed Applications		
Closed		127,844
Zero Awards		14,099
Zero Awards Sold Home		1,705
Due Diligence		2,307
Award Declined		3,896
Total Completed Applications		149,850
Applications that Cannot Close at Title Co.		
Refuse to Close		13
Title Issue		2
Legal Issue		6
Mortgage Issue		6
POA Required		1
Total Applications that Cannot Close at Title Co.		28
Active Applications		
In Progress – Pre-Closings		152
In Progress – Title Company		439
Closed but Not Disbursed	20	
Scheduled to Close	17	
Received but not Scheduled	402	
Awaiting Approval by OCD		68
Filed Pre-Closing Appeal		41
Total Active Applications		701
Active Additional Disbursement Applications		
Closed but Not Disbursed		198
Received but not Scheduled		271
2nd Disbursement Mailout		276

Manufactured Home Project

The special manufactured home project has yielded the following progress (See Summary Table 9):

- Identified 14,188 manufactured home applicants to date
- Updating and ensuring valid HEs are in data warehouse
- Working through PSV process
 - For nearly all cases, we have established whether or not land is owned – used application data or called homeowner
 - Where land is owned, we have determined whether or not the existing BPO is based on manufactured home comparables; if not ordered new BPO

Table 9: Manufactured Home Pipeline Progress

Manufactured Homes Pipeline Summary				
Description	COB 9/9/10	COB 9/17/10	COB 9/24/10	COB 10/1/10
Total Number of Eligible Manufactured Home Applications	14,192	14,192	14,189	14,188
Mobile Homes on Owned Land	5,940	5,940	5,940	5,939
Mobile Homes on Leased Land	8,252	8,252	8,249	8,249
Total Number of Eligible Manufactured Homes Closed (Funds Disbursed)	13,808	13,809	13,810	13,811
Total Number of Eligible Manufactured Homes Remaining	25	26	22	20

Home Evaluations (Home Inspection) Activity

Table 10: Home Evaluation Pipeline Progress

ISSUE CATEGORY	# OF ISSUES
Case Review Issues	87
RH ECD/ Structure appeals	13
State appeals	2
FEMA eligibility appeals	2
Elevation appeals	24
Total Home Evaluation Issues	128

Appeals

As of September 30, 2010, 17,727 cases have been processed through the Appeals department, 17,562 have been resolved, and 165 are active. Table 11 shows the status of these cases.

Table 11: Status of Appeals

ACTIVITY	As of COB 2-Sep	As of COB 9-Sep	As of COB 16-Sep	As of COB 23-Sep	As of COB 30-Sep
Total Cases Processed	17,672	17,678	17,692	17,717	17,727
Appeal Cases Pending Decision/Research	140	131	137	154	149
Ineligible Status Appeal	14	14	16	17	16
Total Active Cases	154	145	153	171	165
Total Cases Resolved	17,518	17,533	17,539	17,546	17,562

Further analysis of the resolved appeals cases (17,727) shows that:

- 6,557 (33%) have resulted in additional funds being awarded to applicants for a total of \$182,246,824. The average additional disbursement is \$27,794.
- 879 (4%) resulted in a reduction of award for a total of \$16,501,337. The average reduction is \$18,794.
- 5,530 (31%) resulted in no change to the award amount.
- 4,590 (23%) were reviewed for an eligibility determination, 1,575 were approved and 3,015 were denied. Since April 20, 2009, 2,034 appeals cases have been reviewed and resolved by HGI.

Table 12: Status of State Panel Review Appeals

ACTIVITY	As of COB 9-Sep	As of COB 16-Sep	As of COB 23-Sep	As of COB 30-Sep
Total Cases Requested for State Panel Review	4,087	4,089	4,097	4,101
State Appeal Cases in Progress	34	26	32	28
State Appeal Cases Resolved	4,053	4,063	4,065	4,073

Personal Application Liaisons (PAL)

There were a total of 304 PAL contacts made through the PAL initiative for this reporting period. Table 13 and Figures 5 and 6 detail PALs contacts by type and day.

Table 13: PAL Metrics

Activity	# of App ID
20 Day Call	37
30 Day Call	33
Final Award Call	99
Incoming Call	28
Initial Call	46
Left Voice Mail	1
Outgoing Call	59
Unable to leave Msg	1
Grand Total	304

Figure 6: PAL Breakdown by Type

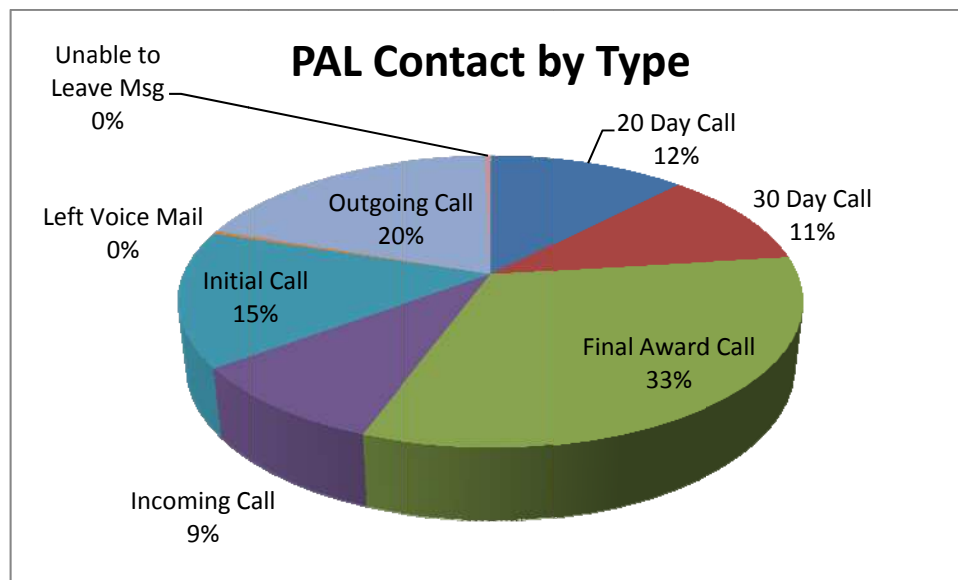
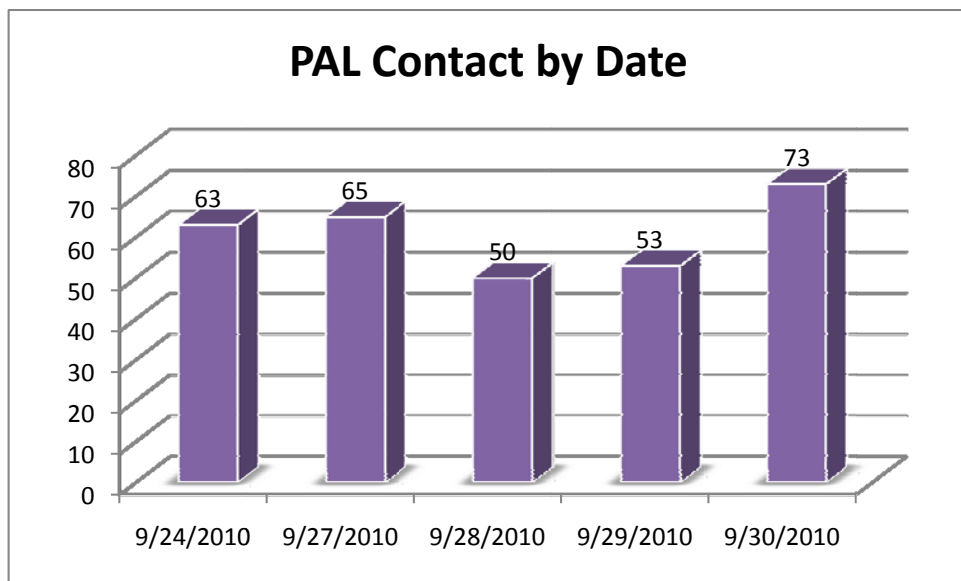


Figure 7: PAL Contact Daily Activity



*A total number of 332 calls are referenced in Table 13 and Figure 6 shown above for the weekly PAL contacts.

Housing Assistance Center Appointment Activity

There were a total of 5 RHAS appointments held at the Baton Rouge Housing Assistance Centers during the reporting period.

Figure 8: Housing Assistance Center Appointments by Week

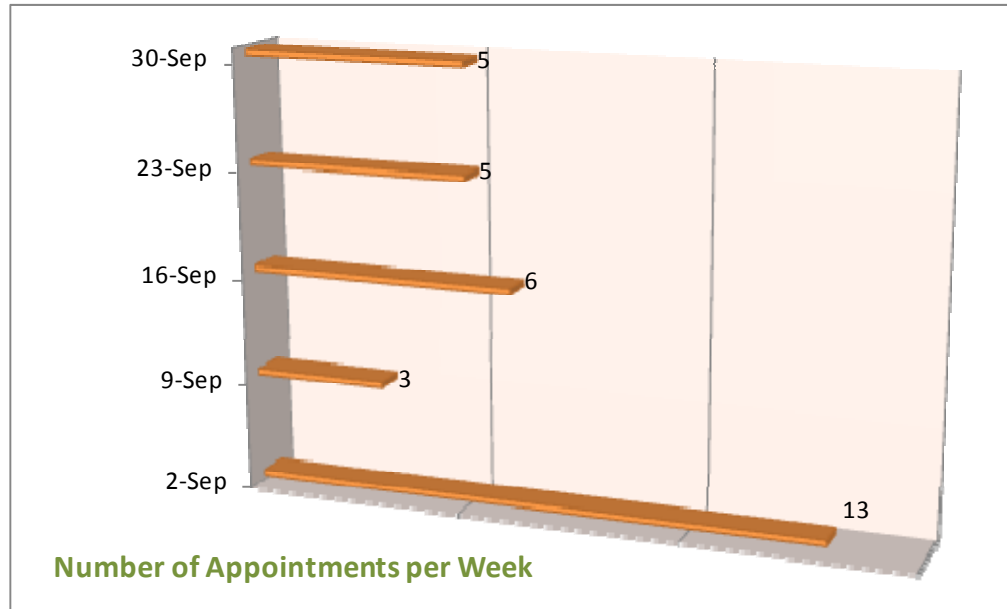
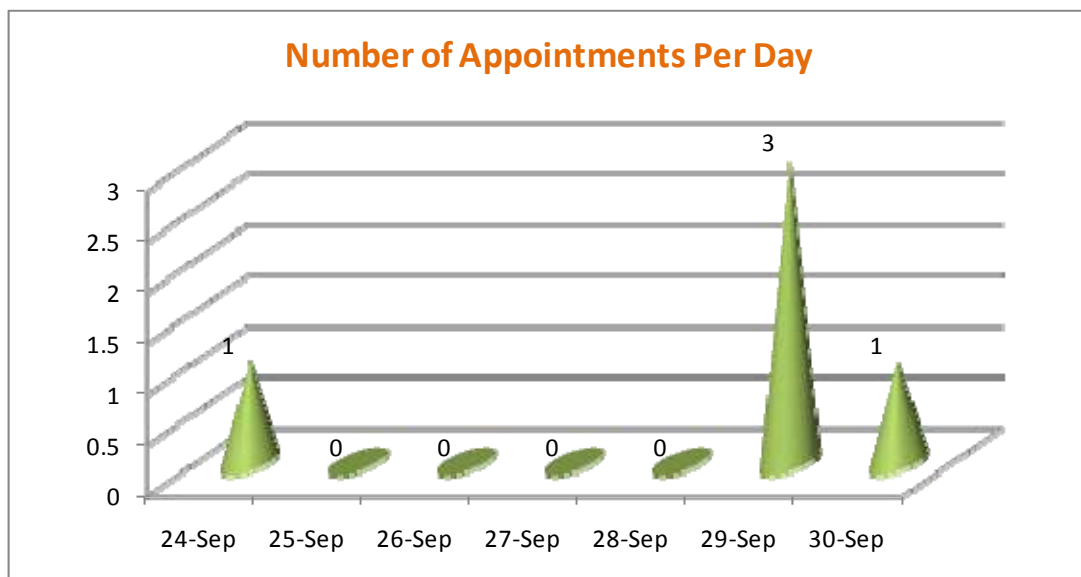


Figure 9: Housing Assistance Center Appointments by Day



New Orleans Outreach Assistance Center Walk-In Activity

There were a total of 69 Applicant reviews held at the New Orleans Outreach Assistance Center during the reporting period.

Figure 10: New Orleans Outreach Assistance Center Reviews by Week

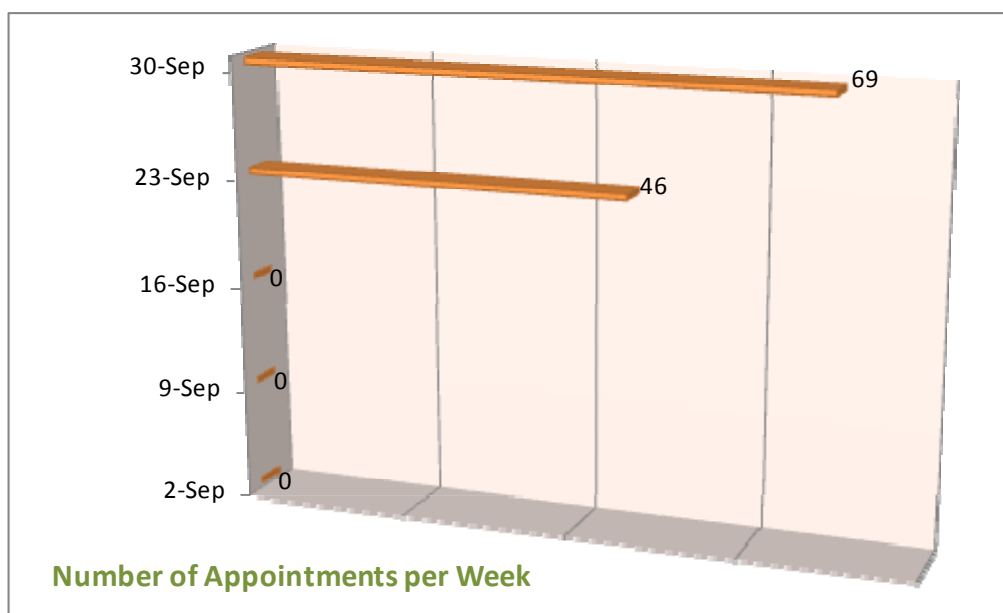
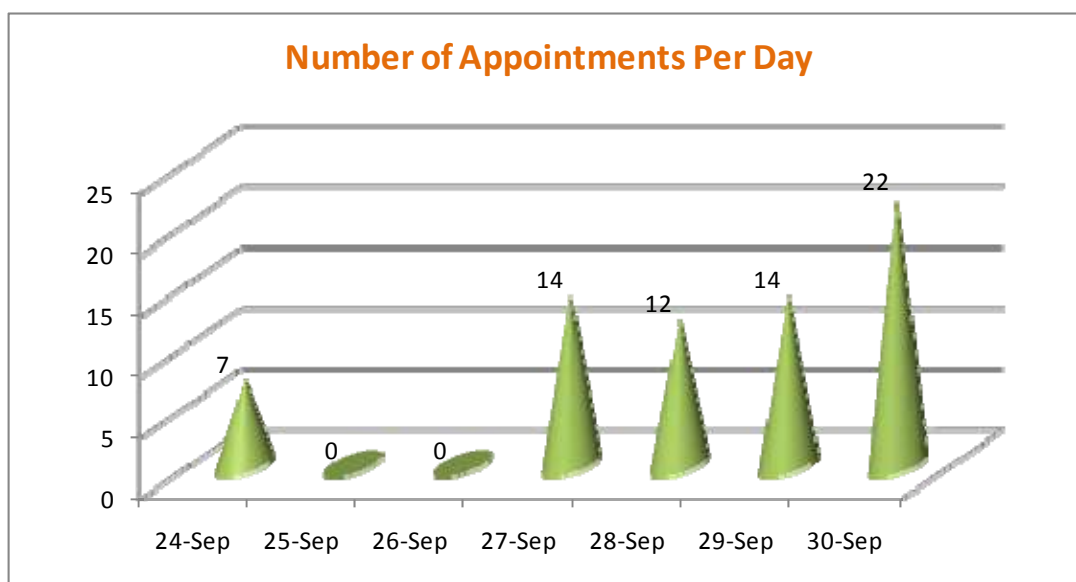


Figure 11: New Orleans Outreach Assistance Center Reviews by Day



PROGRAM SUPPORT STATUS

ANTIFRAUD, WASTE & ABUSE/ RECORDS REQUESTS

- Researched and responded to subpoenas, advocacy group requests, and applicant file requests
- Investigated both internal and external matters reported via several sources, to include the Antifraud and Ethics Help Lines

Table 14: Antifraud and Ethics Metrics

ACTIVITY	27-Aug 2-Sep	3-Sep 9-Sep	10-Sep 17-Sep	18-Sep 24-Sep	25-Sep 1-Oct
Issues Received via Antifraud and Ethic Help Line	9	15	14	6	6

Table 15: Antifraud, Waste & Abuse

ACTIVITY	27-Aug 2-Sep	3-Sep 9-Sep	10-Sep 17-Sep	18-Sep 24-Sep	25-Sep 1-Oct
ID Verifications Received For Review	13	8	7	6	13
ID Verifications Cleared	13	8	7	6	11
AWFA Issues Opened	9	15	14	6	6

Table 16: Record Requests

ACTIVITY	27-Aug 2-Sep	3-Sep 9-Sep	10-Sep 17-Sep	18-Sep 24-Sep	25-Sep 1-Oct
Subpoenas Received	8	5	3	0	7
Subpoenas Resolved	1	6	0	2	13
Public Record Requests Received	8	10	13	7	13
Public Record Requests Resolved	11	8	7	9	8

APPENDIX A

Option Selections of Applicants, by Parish of Damaged Residence

Note: All Damaged Residence information is as provided by the applicant during the application process. Actual damaged residence information may differ from what the applicant provided. Eligibility information is properly confirmed during the verification process

Parish	Option 1. Keep Your Home	Option 2. Sell, but Stay in Louisiana	Option 3. Sell, and Move out of Louisiana	Option 4. Decline Benefits	Option 5. Delay Selection of Benefit	Option 6. Unable to Determine Selection	Total
Acadia	297	2					299
Allen	496	12	1				509
Ascension	150						150
Assumption	224		1				225
Beauregard	946	10					956
Calcasieu	12,743	124	10				12,877
Cameron	1,564	138	3		1		1,706
East Baton Rouge	179	2	1				182
East Feliciana	27	1					28
Evangeline	54						54
Iberia	1,029	17	2				1,048
Iberville	55	1					56
Jefferson	24,689	159	36	1	2	1	24,888
Jefferson Davis	867	13			1		881
Lafayette	118	2					120
Lafourche	808	6	1				815
Livingston	224	4	1				229
Orleans	41,502	3,783	1,716	3	11	1	47,016



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Parish	Option 1. Keep Your Home	Option 2. Sell, but Stay in Louisiana	Option 3. Sell, and Move out of Louisiana	Option 4. Decline Benefits	Option 5. Delay Selection of Benefit	Option 6. Unable to Determine Selection	Total
Plaquemines	2,989	257	26				3,272
Pointe Coupee	14						14
Sabine	31						31
Saint Bernard	7,896	3,835	726	3	2		12,462
Saint Charles	1,005	5	1		1		1,012
Saint Helena	278	2					280
Saint James	378						378
Saint Landry	165	6					171
Saint Martin	106	3					109
Saint Mary	858	4					862
Saint Tammany	10,878	150	37		2		11,067
St John The Baptist	1,235	1					1,236
Tangipahoa	1,532	8	2				1,542
Terrebonne	2,539	54	2				2,595
Vermilion	1,619	54	4				1,677
Vernon	147	2					149
Washington	1,339	15	1				1,355
West Baton Rouge	13						13
West Feliciana	4						4
	118,998	8,670	2,571	7	20	2	130,268

APPENDIX B

Benefits Calculated by Damaged Residence Parish

Note: All Damaged Residence information is as provided by the applicant during the application process. Actual damaged residence information may differ from what the applicant provided. Eligibility information is confirmed during the verification process

Parish	Number of Calculations
Acadia	299
Allen	511
Ascension	153
Assumption	225
Beauregard	958
Calcasieu	12,920
Cameron	1,714
East Baton Rouge	183
East Feliciana	29
Evangeline	54
Franklin	1
Iberia	1,054
Iberville	56
Jefferson	25,031
Jefferson Davis	883
Lafayette	123
Lafourche	816
Livingston	229
Orleans	47,196
Plaquemines	3,288
Pointe Coupee	14

Parish	Number of Calculations
Sabine	31
Saint Bernard	12,516
Saint Charles	1,016
Saint Helena	281
Saint James	380
Saint Landry	172
Saint Martin	109
Saint Mary	863
Saint Tammany	11,150
St John The Baptist	1,240
Tangipahoa	1,552
Terrebonne	2,606
Vermilion	1,697
Vernon	149
Washington	1,359
West Baton Rouge	13
West Feliciana	4
	4
	130,879

APPENDIX C

Closings by Parish and Zip Code –

Note: All Damaged Residence information is as provided by the applicant during the application process. Actual damaged residence information may differ from what the applicant provided. Eligibility information is confirmed during the verification process.

Parish	Option 1. Keep Your Home	Option 2. Sell, but Stay in Louisiana	Option 3. Sell, and Move out of Louisiana	Total
Acadia	289	2		291
Allen	487	11	1	499
Ascension	143			143
Assumption	207			207
Beauregard	931	10		941
Calcasieu	12,604	101	6	12,711
Cameron	1,543	121	2	1,666
East Baton Rouge	177	1	1	179
East Feliciana	27	1		28
Evangeline	53			53
Iberia	1,016	13	1	1,030
Iberville	55	1		56
Jefferson	24,484	133	28	24,645
Jefferson Davis	847	12		859
Lafayette	112	2		114
Lafourche	787	6	1	794
Livingston	211	3		214
Orleans	40,971	3,509	1,475	45,955
Plaquemines	2,872	233	20	3,125



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Parish	Option 1. Keep Your Home	Option 2. Sell, but Stay in Louisiana	Option 3. Sell, and Move out of Louisiana	Total
Pointe Coupee	14			14
Sabine	30			30
Saint Bernard	7,818	3,715	695	12,228
Saint Charles	970	3	1	974
Saint Helena	266	2		268
Saint James	366			366
Saint Landry	158	6		164
Saint Martin	102	3		105
Saint Mary	830	4		834
Saint Tammany	10,836	133	29	10,998
St John The Baptist	1,208			1,208
Tangipahoa	1,491	6	1	1,498
Terrebonne	2,458	47	1	2,506
Vermilion	1,605	49	3	1,657
Vernon	141	2		143
Washington	1,310	13	1	1,324
West Baton Rouge	13			13
West Feliciana	4			4
	117,436	8,142	2,266	127,844

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Zip Code	Number of Closings
30291	1
32217	1
35222	1
38309	1
39466	1
40094	1
40117	1
40119	1
40445	1
70001	901
70002	942
70003	2,340
70005	792
70006	1,412
70012	1
70014	1
70015	1
70017	10
70018	5
70019	5
70028	1
70029	1
70030	52
70031	49
70032	1,871

Zip Code	Number of Closings
70033	1
70036	185
70037	476
70038	275
70039	86
70040	361
70041	766
70042	6
70043	5,191
70044	3
70045	3
70046	11
70047	158
70048	2
70049	170
70050	226
70051	58
70052	47
70053	693
70054	2
70056	1,850
70057	114
70058	3,147
70059	5
70062	900

Zip Code	Number of Closings
70063	6
70064	3
70065	3,699
70066	7
70067	417
70068	724
70069	9
70070	124
70071	46
70072	4,290
70073	6
70075	1,515
70076	13
70077	1
70078	19
70079	20
70080	16
70081	2
70082	139
70083	799
70084	235
70085	1,549
70086	74
70087	305
70090	172

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Zip Code	Number of Closings
70091	103
70092	2,032
70093	2
70094	1,956
70095	2
70096	1
70101	12
70104	1
70105	1
70107	1
70109	1
70110	1
70112	71
70113	404
70114	1,295
70115	1,399
70116	737
70117	5,810
70118	2,343
70119	3,421
70120	1
70121	411
70122	7,733
70123	518
70124	3,804

Zip Code	Number of Closings
70125	1,660
70126	6,135
70127	3,911
70128	3,513
70129	1,923
70130	226
70131	1,423
70132	1
70150	1
70164	2
70170	1
70175	2
70177	7
70179	1
70189	1
70217	1
70219	1
70224	1
70230	1
70301	194
70302	2
70339	5
70340	19
70341	53
70342	5

Zip Code	Number of Closings
70343	28
70344	610
70345	94
70346	61
70352	1
70353	194
70354	53
70355	7
70356	177
70357	52
70358	228
70359	80
70360	134
70361	5
70362	1
70363	734
70364	131
70372	12
70373	16
70374	39
70377	291
70380	84
70381	2
70390	111
70391	4

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Zip Code	Number of Closings
70392	43
70393	7
70394	260
70395	36
70397	160
70401	173
70403	239
70404	14
70420	118
70421	11
70422	294
70423	1
70424	1
70426	187
70427	718
70429	4
70430	1
70431	108
70433	301
70434	11
70435	262
70436	17
70437	145
70438	367
70440	1

Zip Code	Number of Closings
70441	170
70442	6
70443	177
70444	192
70445	670
70446	45
70447	79
70448	494
70449	17
70450	62
70451	29
70452	418
70453	9
70454	193
70455	13
70456	106
70457	1
70458	3,364
70459	10
70460	1,985
70461	2,764
70462	69
70463	16
70464	7
70465	35

Zip Code	Number of Closings
70466	58
70467	3
70469	3
70470	5
70471	223
70478	1
70485	1
70501	25
70503	4
70506	13
70507	13
70508	9
70510	618
70511	1
70512	13
70514	130
70515	12
70516	2
70517	49
70518	12
70519	3
70520	10
70521	1
70522	14
70523	23

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Zip Code	Number of Closings
70524	2
70525	21
70526	116
70528	314
70529	10
70531	11
70532	118
70533	682
70534	3
70535	33
70537	3
70538	477
70540	1
70542	53
70543	26
70544	202
70546	243
70548	107
70549	69
70550	2
70551	3
70552	9
70554	10
70555	13
70556	12

Zip Code	Number of Closings
70559	20
70560	687
70562	1
70563	27
70569	3
70570	100
70575	2
70576	2
70577	3
70578	67
70581	24
70582	45
70583	7
70584	5
70585	1
70586	18
70589	8
70591	178
70592	23
70601	2,955
70602	6
70605	1,667
70606	11
70607	2,002
70609	1

Zip Code	Number of Closings
70610	1
70611	999
70612	5
70614	1
70615	1,214
70616	7
70630	122
70631	636
70632	192
70633	489
70634	473
70637	15
70638	2
70639	4
70640	36
70641	2
70643	123
70644	3
70645	285
70646	68
70647	606
70648	169
70650	14
70651	12
70652	71

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Zip Code	Number of Closings
70653	63
70654	12
70655	146
70656	12
70657	229
70658	28
70659	15
70660	108
70661	243
70662	3
70663	1,323
70664	14
70665	584
70667	1
70668	392
70669	631
70688	1
70699	1
70702	1
70706	14
70707	1
70711	18
70714	17
70716	1
70717	1

Zip Code	Number of Closings
70718	3
70719	3
70721	16
70722	18
70723	40
70725	7
70726	32
70727	1
70728	1
70729	1
70730	4
70733	6
70734	7
70736	1
70737	36
70739	7
70740	2
70744	17
70748	1
70749	1
70750	1
70753	1
70754	9
70757	2
70760	6

Zip Code	Number of Closings
70761	2
70763	18
70764	13
70767	11
70769	19
70770	4
70772	1
70774	7
70775	7
70776	5
70777	4
70778	9
70780	5
70783	1
70785	22
70788	11
70789	2
70791	13
70792	1
70802	20
70805	29
70806	5
70807	9
70808	3
70809	2



Weekly Situation & Pipeline Report

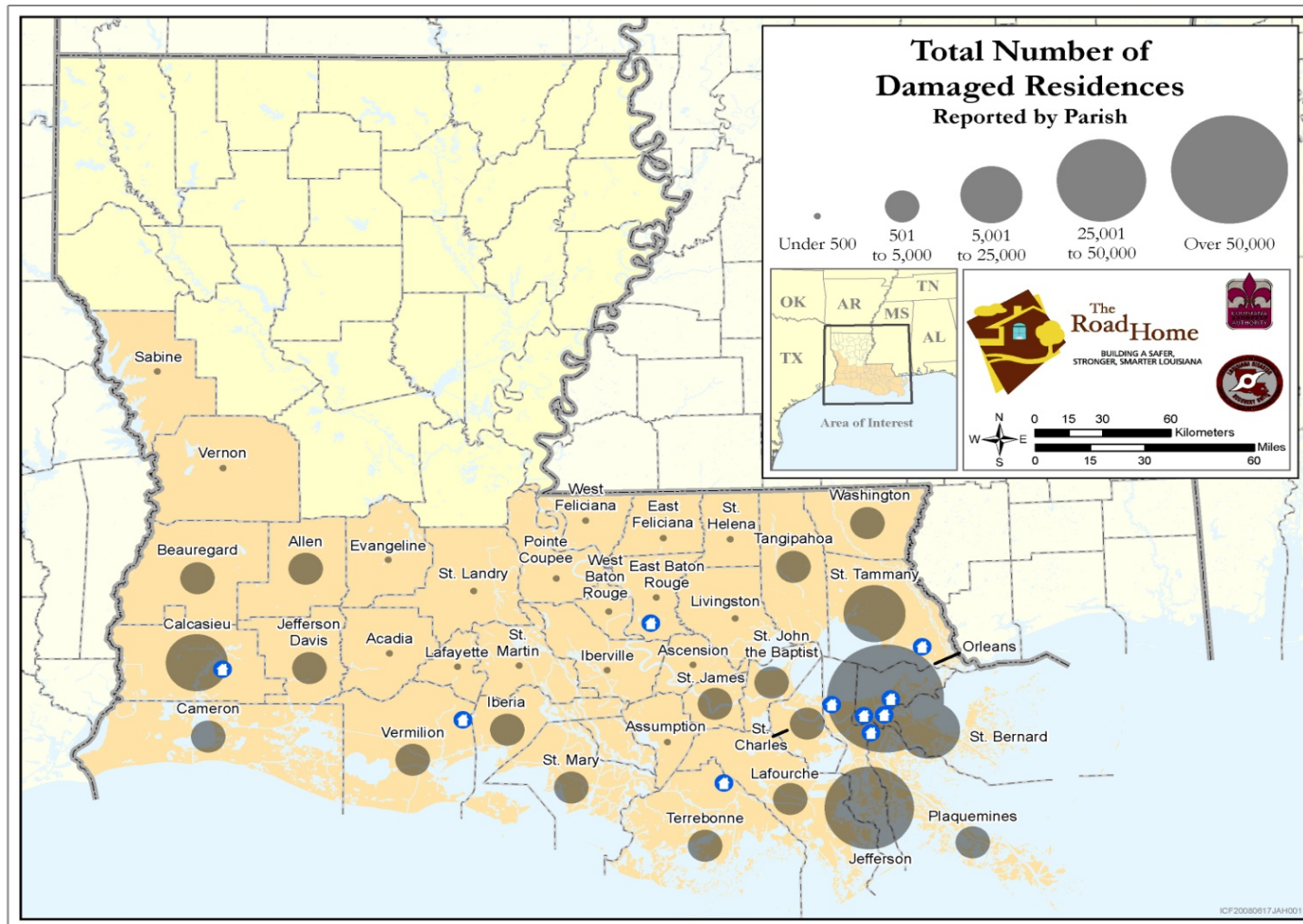
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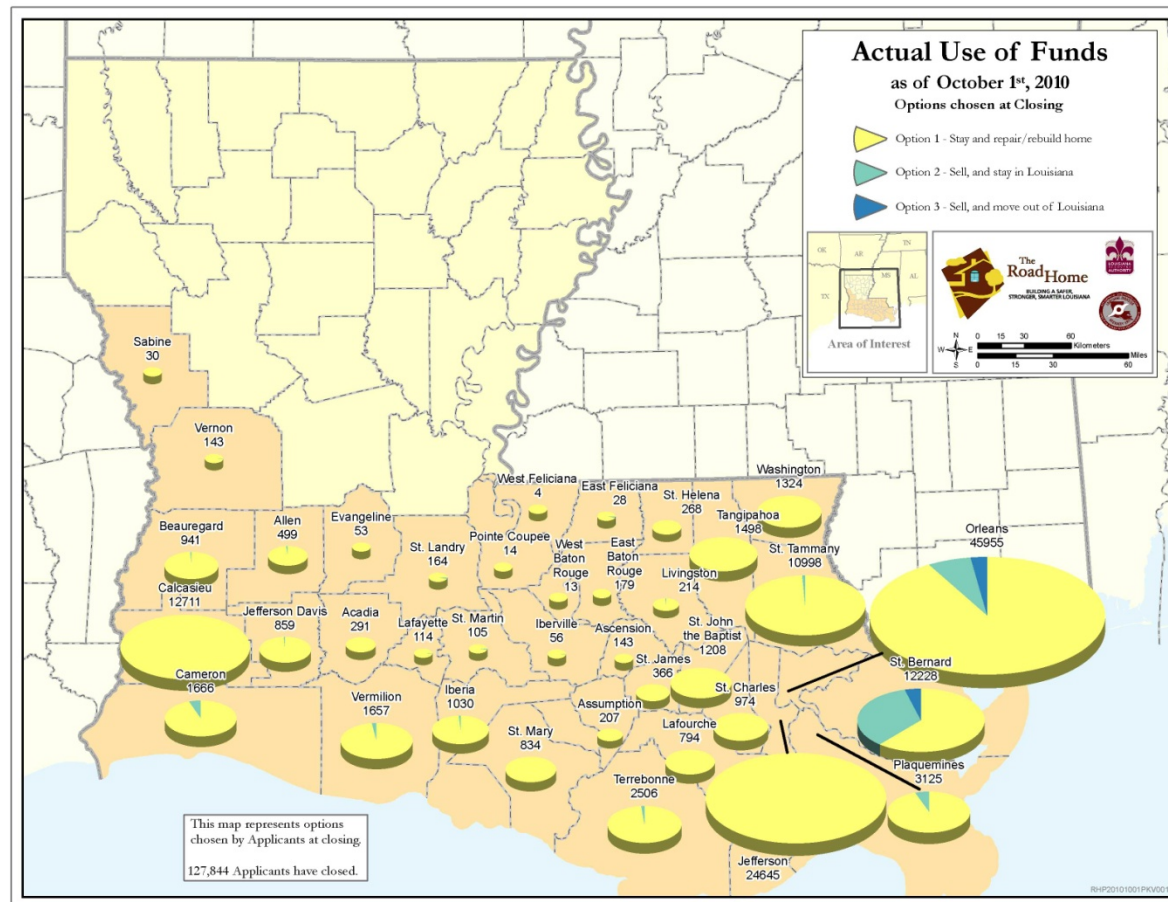
Zip Code	Number of Closings
70810	8
70811	7
70812	10
70814	16
70815	9
70816	5
70817	9
70818	1
70819	4
70820	2
70856	1
70901	1
71022	1
71026	1
71027	1
71028	1
71119	1
71126	1
71295	1
71322	1
71353	7
71367	12
71403	13
71419	1
71429	3

Zip Code	Number of Closings
71433	1
71439	3
71446	76
71449	14
71458	1
71460	1
71461	4
71462	1
71463	75
71474	2
71486	6
71496	1
74058	1
74060	1
74071	1
75038	1
75127	1
77027	1
77043	1
77045	1
77058	1
77087	1
78607	1
90363	1
	127,844

APPENDIX D



APPENDIX E



GLOSSARY

Table 1 Term:

Total Applications Received Represents the cumulative number of all applications entered in the system. This number includes applications that are incomplete, test submissions and multiple submissions.

Total Ineligible Represents the total number of all applications who do not meet the basic eligibility requirements for the program.

Duplicate Application Represents the total number of all applications identified for being a duplicate application.

No First Appointment Represents the total number of all applications who did not complete an appointment by the December 15, 2007 deadline.

Ineligible-FEMA Assessment Represents the total number of all applications due to FEMA assessment requirement.

Sold Home Ineligible/Not Interested Represents the total number of all applications who did not meet the eligibility requirements of the Sold Home program.

Total Eligible Population Equals total applications received minus total ineligible. Represents the population of applicants that are in an eligible program status. Dollar amount represent the cumulative benefits calculated for all eligible applicants.

Zero Award Represents the total number of eligible applications under program guidelines but with grant calculation of zero dollars.

Application Withdrawn Represents the total number of applications closed at the request of the applicant.

Total Benefits Calculated (Eligible Only) Represents the total population and benefits calculated for all eligible applicants that have positive calculations amounts and have not withdrawn their applications.

Total Funding Disbursed Represents the cumulative number of applicants that have received Funding from the Road Home program. The dollar amount represents the total funds disbursed to date.

Option One Closings Applicants who have received funds under the Option 1 Benefit Selection.

Option Two Closings Applicants who have received funds under the Option 2 Benefit Selection.

Option Three Closings Applicants who have received funds under the Option 3 Benefit Selection.

Sold Home Closings Represents the cumulative number of applicants with funds disbursed where the applicant sold their home prior to August 29, 2007.

Elevation Only Closings Represents the cumulative number of Option 1 applicants that received elevation funding only.

Total Closing with Elevation Dollars Represents the cumulative number of Option 1 applicants that received elevation funding. The dollar amount represents the total elevation dollar elevation dollars disbursed under the program.

Eligible Applicants Without Funds Represents the total number of eligible applications that have yet to receive an award.

Eligibility Documentation Requested Represents applicants who have not provided necessary documentation to support their program eligibility.

Unable to Contact Represents the eligible applicants who are no longer responding to program communications.

Active Applications Represents the current total workable inventory of the program.

Currently Transferred to Title Company

Initial Closing Transfer Represents the number of files currently transferred for initial closing to closing agents.

Additional Disbursements Transfer Represents the number of files currently transferred for an additional disbursement to the closing agent.

Pipeline Diagram Terms (Figures 1 and 2):

APPLICATIONS & APPOINTMENTS

Total Applications Received Represents the cumulative number of all applications entered in the system. This number includes applications that are incomplete, test submissions and multiple submissions.

Total Ineligible Represents the total number of all applications who do not meet the basic eligibility requirements for the program.

Total Eligible Population Equals total applications received minus total ineligible. Represents the population of applicants that are in an eligible program status. Dollar amount represent the cumulative benefits calculated for all eligible applicants.

Road Home Advisory Services (RHAS) Appointments Held Represents the cumulative number of all Road Home Advisory Services appointments held.

CALCULATIONS

Total Eligible Population Equals total applications received minus total ineligible. Represents the population of applicants that are in an eligible program status. Dollar amount represent the cumulative benefits calculated for all eligible applicants.

CLOSINGS BY OPTION SELECTION

Option One Closings Applicants who have received funds under the Option 1 Benefit Selection.

Option Two Closings Applicants who have received funds under the Option 2 Benefit Selection.

Option Three Closings Applicants who have received funds under the Option 3 Benefit Selection.

Sold Home Closings Represents the cumulative number of applicants with funds disbursed where the applicant sold their home prior to August 29, 2007.



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CLOSINGS

Currently Transferred to Title Company

Initial Closing Transfer Represents the number of files currently transferred for an initial closing to closing agents.

Additional Disbursements Transfer Represents the number of files currently transferred for an additional disbursement to the closing agent.

Total Funding Disbursed Represents the cumulative number of applicants that have received Funding from the Road Home program. The dollar amount represents the total funds disbursed to date.