



# ***The Homeowner Assistance Program*** **Week 205 Situation & Pipeline** **Report**

June 8, 2010



### Table of Contents

EXECUTIVE SUMMARY .....	2
HOMEOWNER PROGRAM .....	3
Housing Assistance Center Activity .....	5
Award Calculation Activity .....	5
Elderly Award Closing Activity .....	5
Low/Moderate Income Households .....	6
Elevation Program Activity .....	7
Home Evaluations (Home Inspection) Activity .....	10
Appeals .....	11
Personal Application Liaisons (PAL) .....	12
Housing Assistance Center Appointment Activity .....	14
ANTIFRAUD, WASTE & ABUSE/ RECORDS REQUESTS .....	15
APPENDIX A .....	16
APPENDIX B .....	18
APPENDIX C .....	19
APPENDIX D .....	26
APPENDIX E .....	27
GLOSSARY .....	28

## EXECUTIVE SUMMARY

A total of 2 appointments were held with applicants at the Homeowner Assistance Office in Baton Rouge. The number of total eligible population decreased to 150,549 and the total number of closings held as of June 3 increased to 127,456.

**Table 1: Homeowner Program Snapshot**

Activity	As of COB	Weekly Activity	As of COB	Total Dollars
	5/27/10		6/3/10	
<b>Applications Received</b>				
<i>Total Applications Received</i>	229,420	0	229,420	
<b>Ineligible Applications</b>				
Total Ineligible	78,876	-5	78,871	
<i>Duplicate Application</i>	39,667	-1	39,666	
<i>No First Appointment</i>	24,633	0	24,633	
<i>Ineligible- FEMA Assessment</i>	7,517	-1	7,516	
<i>Sold Home Ineligible / Not Interested</i>	2,630	-2	2,628	
<i>Other Ineligible Reason</i>	4,429	-1	4,428	
<b>Eligible Applications</b>				
Total Eligible Population	150,544	5	150,549	
<i>Applications Withdrawn</i>	3,874	-4	3,870	
<i>Zero Awards</i>	15,843	2	15,845	
Total Benefit Calculated (Eligible Only)	130,827	7	130,834	\$ 8,486,784,811
<b>Funding Disbursed</b>				
Total Funding Disbursed	127,436	20	127,456	\$ 8,508,209,463
<i>Option One Closings</i>	117,127	15	117,142	\$ 7,626,908,200
<i>Option Two Closings</i>	8,074	2	8,076	\$ 711,885,075
<i>Option Three Closings</i>	2,235	3	2,238	\$ 169,416,188
<i>Sold Homes Closings</i>	1,132	2	1,134	\$ 50,360,486
<i>Elevation Only Closings</i>	2,403	1	2,404	\$ 71,293,258
<i>Total Closings with Elevation Dollars</i>	30,044	48	30,092	\$ 872,248,865
<i>Affordable Compensation Grants Disbursed</i>	45,509	10	45,519	\$ 1,960,627,255
<b>Benefits Calculated Without Funds Disbursed</b>				
Eligibility Calculated Without Funds Disbursed	3,391	-13	3,378	
<i>Eligibility Documentation Requested</i>	2,395	54	2,449	
<i>Active Applications</i>	287	-36	251	
<b>Currently Transferred to Title Company</b>				
<i>Initial Closing Transfer</i>	709	-31	678	\$ 35,298,309
<i>Additional Disbursement Transfer</i>	511		678	\$ 14,643,921

### HOMEOWNER PROGRAM

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

PROCESS		AS OF 5/27	AS OF 6/3	INCREASE
APPLICATIONS & APPOINTMENTS	APPS RECEIVED	229,420	229,420	-
	TOTAL INELIGIBLE	78,876	78,871	-5
	BENEFIT OPTIONS LETTERS WITHOUT CLOSINGS	3,391	3,378	-13
	RHAS APPTS HELD	63,800	63,802	2
CALCULATIONS	TOTAL ELIGIBLE POPULATION	150,544	150,549	5
	<b>TOTAL</b>	<b>\$ 8.65 billion</b>	<b>\$ 8.59 billion</b>	<b>\$ .06 b</b>
	<b>AVERAGE</b>	<b>\$66,082</b>	<b>\$64,867</b>	

- The \$8.59 billion total and \$66,867 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)

**Figure 2: Homeowner Assistance Program Pipeline – Option Selection and Closing Processing**

	HOMEOWNER PROCESS	CUMULATIVE As of 5/27	CUMULATIVE As of 6/3	INCREASE
<b>CLOSINGS BY OPTION SELECTION</b>	OPTION ONE CLOSINGS	117,127	117,142	15
	OPTION TWO CLOSINGS	8,074	8,076	2
	OPTION THREE CLOSINGS	2,235	2,238	3
	SOLD HOMES	1132	1134	2
<b>CLOSINGS</b>	TOTAL FUNDING DISBURSED	127,436	127,456	20
	<b>TOTAL</b>	<b>\$8.45 billion</b>	<b>\$8.51 billion</b>	<b>\$ .06 b</b>
	<b>AVERAGE*</b>	<b>\$66,694</b>	<b>\$66,754</b>	

- \*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 2 RHAS appointments were held at the Baton Rouge Housing Assistance Office for the reporting week.
- As of April 8, 2009, 970 RHAS appointments were conducted by HGI.

### Award Calculation Activity

- The *Road Home* has calculated 150,549 benefits
  - The average total benefit calculated was \$64,867 (excluding ‘zero’ awards applicants withdrawn and ineligible)
  - 3,870 calculations resulted in applications withdrawn from the program
  - 15,845 ‘zero awards’ grant amounts were calculated
  - 3,378 benefits options letters are available for transfer to closing agents

### Elderly Award Closing Activity

- Of the homeowners who have selected their options:
  - 29,424 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	
<i>Number of Option One</i>	24,823
<i>Number of Option Two</i>	2,634
<i>Number of Option Three</i>	1,916
<b>Total</b>	<b>29,373</b>

**Table 3: Cumulative Elderly Benefits Options Selection**

Elderly Benefits Options Selected Remaining	
<i>Number of Option One</i>	39
<i>Number of Option Two</i>	10
<i>Number of Option Three</i>	2
<b>Total</b>	<b>51</b>

**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	117,142	8,076	2,238	127,456
Total \$ in Closings Held	\$7,626,908,200.40	\$711,885,075.15	\$169,416,187.71	\$8,508,209,463.26
Comp Grant \$ in Closings Held	\$4,978,545,795.39	\$527,371,360.21	\$169,416,187.71	\$5,675,333,343.31
Elev Grant \$ in Closings Held	\$872,199,109.65	\$49,755.00	N/A	\$872,248,864.65
ACG \$ in Closings Held	\$1,776,163,295.36	\$184,463,959.94	N/A	\$1,960,627,255.30
Number of Closings Held by LMI	49,638	3,889	927	54,454
Total \$ to LMI	\$4,081,827,365.66	\$390,314,476.52	\$69,696,571.18	\$4,541,838,413.36
Comp Grant \$ to LMI	\$1,985,808,658.71	\$216,227,584.64	\$69,696,571.18	\$2,271,732,814.53
Elev Grant \$ to LMI	\$422,949,228.45	\$20,460.00	N/A	\$422,969,688.45
ACG \$ in Research for Categorization**	\$103,093,816.86	\$10,397,528.06	N/A	\$113,491,344.92
ACG \$ to LMI	\$1,673,069,478.50	\$174,066,431.88	N/A	\$1,847,135,910.38
Total ACG \$	\$1,776,163,295.36	\$184,463,959.94	N/A	\$1,960,627,255.30
% of Total Closings Held that are LMI	42 %	48 %	41 %	43 %
% of Total \$ to LMI	54 %	55 %	41 %	53 %
% of Comp Grant \$ to LMI	40 %	41 %	41 %	40 %
% of Elev Grant \$ to LMI	48 %	41 %	N/A	48 %
% of ACG \$ to LMI	94 %	94 %	N/A	94 %

\*\*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	9,994
Additional ACL Amount	\$351,083,889

### Low/Moderate Income Households

- A total of 127,456 applicants had gone to closing and received their Road Home disbursement as of June 3, 2010. Of these applicants, 54,454 (43 percent) were documented as LMI.
- A total of 8,508,209,463 in Homeowner Assistance Program awards were disbursed as of June 3, 2010. Of these disbursements, (53 percent) went to applicants documented as LMI

### Elevation Program Activity

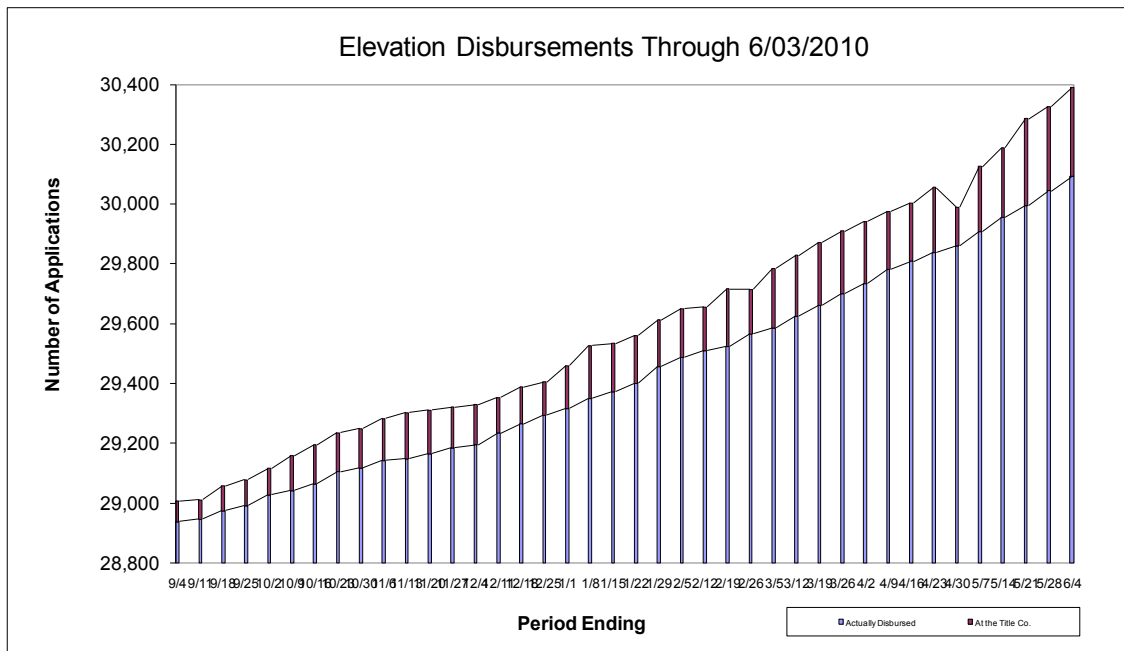
As of June 3, 2009, 115,534 elevation letters have been sent to applicants.

- 34,490 (30%) applicants have returned letters expressing their interest in participating in the elevation program.
- 31,557 applicants are eligible and interested in receiving elevation awards.
- 30,092 applicants have received elevation disbursements totaling \$872,248,865 (average elevation award of \$28,986).
- 4,796 initial and 23,390 additional disbursements of elevation funds from March 2008 through the present for a total of \$820,669,163.
- 1,906 initial and 688 additional disbursements previously from program inception through current total of \$51,579,702,
- 298 elevation requests for a total of \$8,796,899 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**

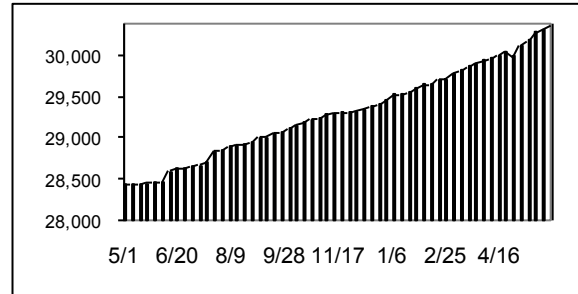
	# of Initial Disbursements	# of Additional Disbursements	Total \$ Disbursed
Elevation Disbursements through Feb 07	1,906	688	\$51,579,702
Elevation Disbursements from Mar 08	4,796	23,390	\$820,669,163
<b>Total Elevation Disbursements</b>	<b>6,702</b>	<b>24,078</b>	<b>\$872,248,865</b>
<b>Applications at Title Companies</b>			
<b>Total Pending Transactions</b>		<b>298</b>	<b>\$8,796,899.00</b>

**Figure 3: 2008 Elevation Disbursement Activities**





**Figure 4: Total Anticipated Disbursed Since April 20, 2009**



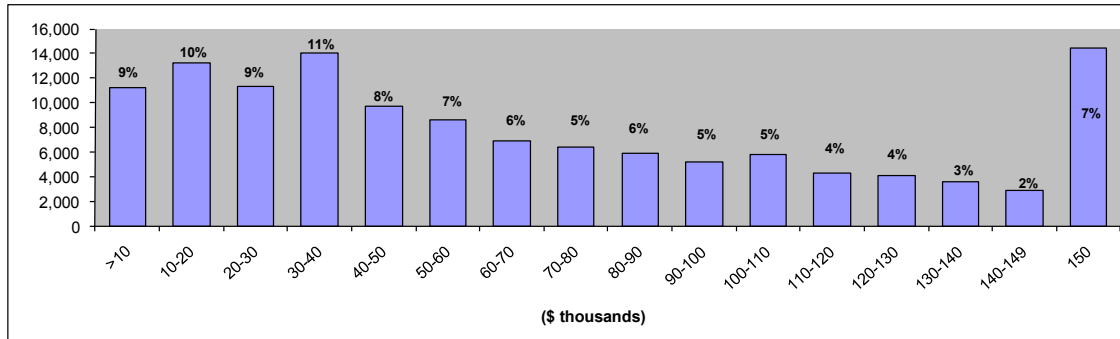
### Closing Activity

- As of June 3, 2009, a total of 17,160 files have been transferred to closing agents by HGI.
- The closing team has assisted closing agents complete 127,456 closings, of which:
  - The average award is \$66,754.
  - 54,454 also received additional compensation grants. The average additional compensation grant award is \$33,921.
  - Closed 29,373 elderly applicants for a total of \$2,278,842,206.
  - Appendix C reports Closings by Parish and Zip Code.
- To date, the closing agents have completed 23,548 additional disbursements for a total of \$673,648,710. The average additional disbursement is \$28,607.

**Table 7: Applicants and Closings Held By Race/Ethnicity**

Race	Applicants		Closings Held	
	#	%	#	%
American Indian/Alaska Native	666	>1%	517	>1%
American Indian/Alaska Native and White	530	>1%	381	>1%
American Indian/Alaskan Native/Black-African American	379	>1%	296	>1%
Asian	2,925	2%	2,116	2%
Asian and White	300	>1%	211	>1%
Black/African American	65,833	36%	52,467	41%
Black/African American and White	1,153	1%	901	2%
Native Hawaiian/Other Pacific Islander	183	>1%	134	>1%
Other Multi-Racial	3,419	2%	2,532	2%
White	72,052	39%	50,560	40%
A race was not provided	37,673	20%	17,341	14%
	<b>185,113</b>		<b>127,456</b>	

**Figure 5: Award Size**



**Table 8: Eligible Application Summary**

Completed Applications	
Closed	127,456
Zero Awards	14,154
Zero Awards Sold Home	1,691
Due Diligence	2,449
Award Declined	3,870
<b>Total Completed Applications</b>	<b>149,620</b>
Applications that Cannot Close	
FEMA Eligibility Issue	0
Income	4
Insurance	0
Occupancy Proof Required	2
Ownership Proof Required	5
Refuse to Close	0
Title, Succession, Legal Mortgage Issue	4
<b>Total Applications that Cannot Close</b>	<b>15</b>
Active Applications	
In Progress – Pre-Closings (non-sold homes)	151
In Progress – Sold Homes “Interested” and Valid	29
In Progress – Title Company	678
Awaiting Approval by OCD	25
Filed Pre-Closing Appeal	31
<b>Total Active Applications</b>	<b>914</b>
<b>TOTAL ELIGIBLE APPLICATIONS</b>	<b>150,549</b>

### Manufactured Home Project

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

- Identified 14,192 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 5/13/10	COB 5/20/10	COB 5/27/10	COB 6/3/10
<b>Total Number of Eligible Manufactured Home Applications</b>	14,199	14,190	14,190	14,192
Mobile Homes on Owned Land	5,946	5,939	5,939	5,941
Mobile Homes on Leased Land	8,253	8,251	8,251	8,251
<b>Total Number of Eligible Manufactured Homes Closed (Funds Disbursed)</b>	13,745	13,757	13,762	13,773
<b>Total Number of Eligible Manufactured Homes Remaining</b>	58	46	33	28

### Home Evaluations (Home Inspection) Activity

**Table 10: Home Evaluation Pipeline Progress**

ISSUE CATEGORY	# OF ISSUES
Case Review Issues	14
RH ECD/ Structure appeals	1
Elevation appeals	1
<b>Total Home Evaluation Issues</b>	<b>16</b>

### Appeals

As of June 3, 2010, 17,400 cases have been processed through the Appeals department, 17,313 have been resolved, and 93 are active. Table 11 shows the status of these cases.

**11: Status of Appeals**

ACTIVITY	As of COB 6-May	As of COB 13-May	As of COB 20-May	As of COB 27-May	As of COB 3-Jun
<b>Total Cases Processed</b>	17,369	17,390	17,392	17,399	17,406
<b>Appeal Cases Pending Decision/Research</b>	168	140	122	103	88
<b>Ineligible Status Appeal</b>	25	19	15	6	5
<b>Total Active Cases</b>	183	159	137	109	93
<b>Total Cases Resolved</b>	17,176	17,231	17,255	17,290	17,313

Further analysis of the resolved appeals cases (17,313) shows that:

- 6,411 (33%) have resulted in additional funds being awarded to applicants for a total of \$177,070,584. The average additional disbursement is \$27,620.
- 867 (5%) resulted in a reduction of award for a total of \$16,061,243. The average reduction is \$18,546.
- 5,470 (32%) resulted in no change to the award amount.
- 4,558 (24%) were reviewed for an eligibility determination, 1,577 were approved and 2,981 were denied. As of April 20, 2009, 1,782 appeals cases have been reviewed and resolved by HGI.

**Table 12: Status of State Panel Review Appeals**

ACTIVITY	As of COB 13-May	As of COB 20-May	As of COB 27-May	As of COB 3-Jun
<b>Total Cases Requested for State Panel Review</b>	3,956	3,967	3,981	3,986
<b>State Appeal Cases in Progress</b>	49	48	56	53
<b>State Appeal Cases Resolved</b>	3,907	3,919	3,925	3,933

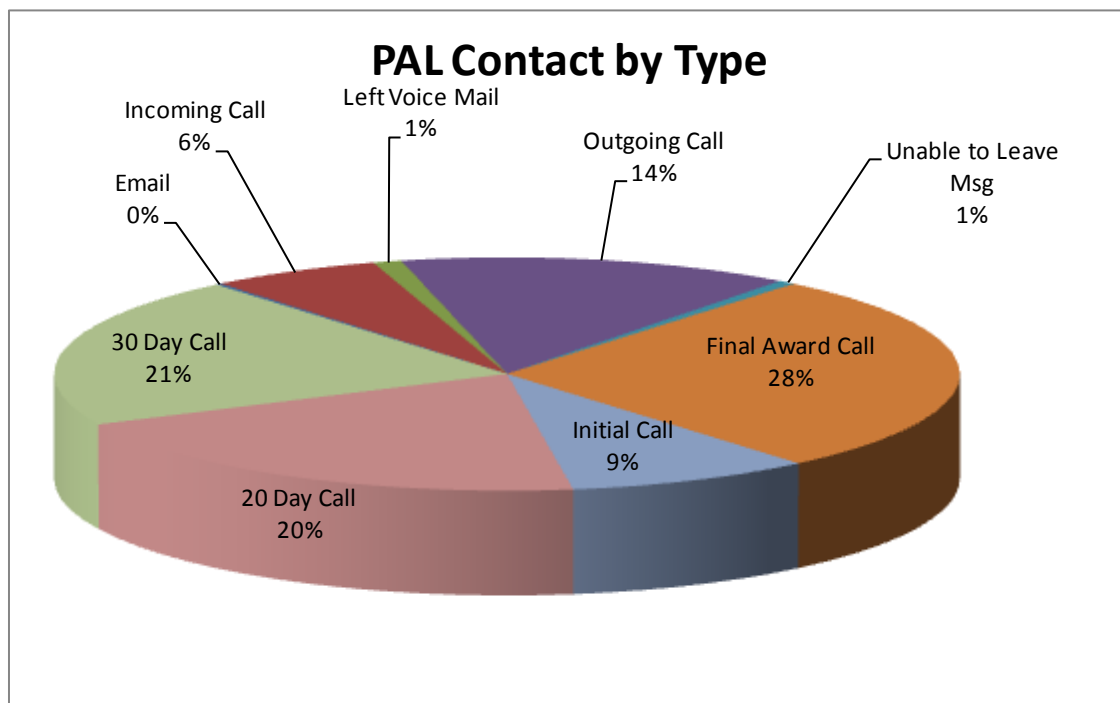
### Personal Application Liaisons (PAL)

There were a total of 490 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.

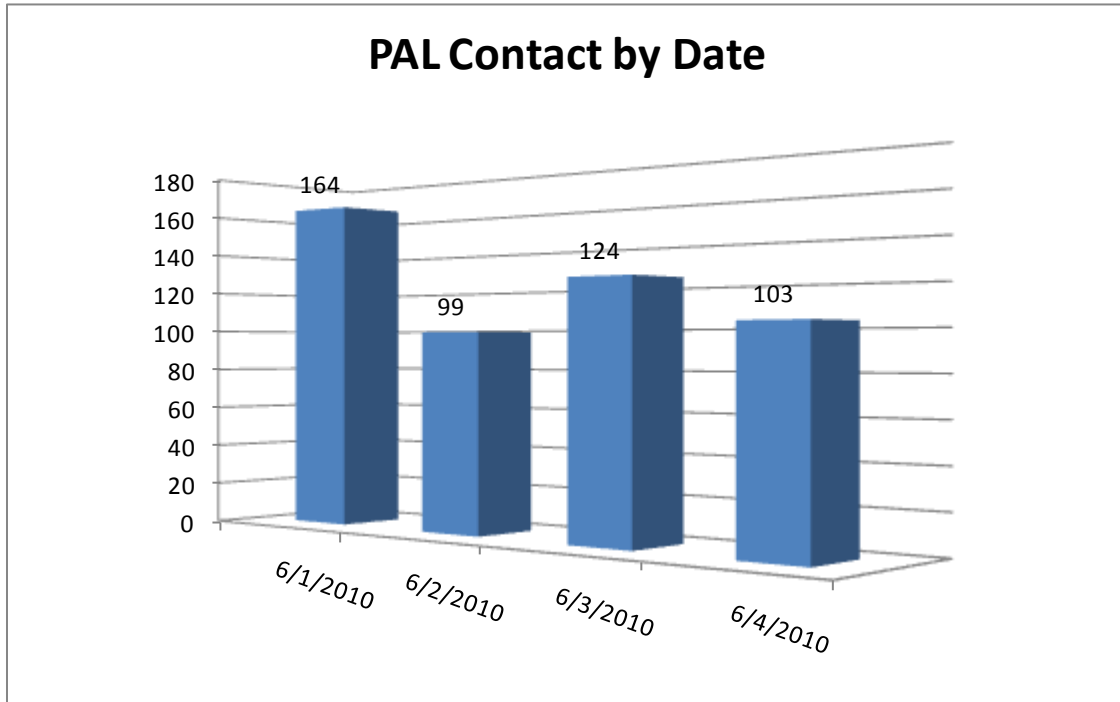
**Table 13: PAL Metrics**

ACTIVITY	# of App ID
Email	1
Incoming Call	30
Left Voice Mail	5
Outgoing Call	69
Unable to Leave Msg	3
Final Award Call	137
Initial Call	43
20 Day Call	99
30 Day Call	103
<b>Grand Total</b>	<b>490</b>

**Figure 6: PAL Breakdown by Type**



**Figure 7: PAL Contact Daily Activity**

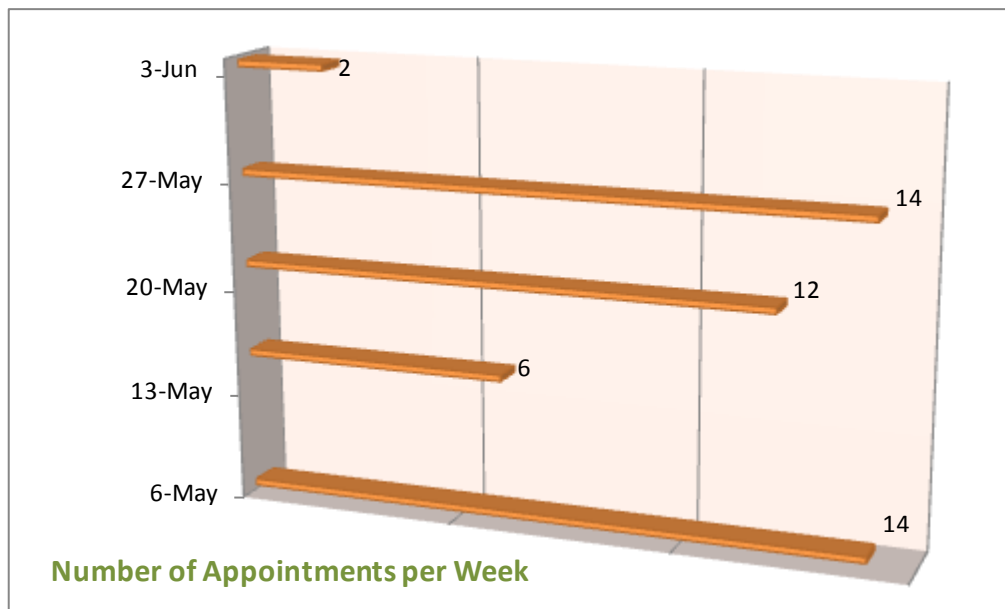


\*A total number of 490 calls are referenced in table 12 on page 13 and figure 6 shown above for the weekly PAL contacts.

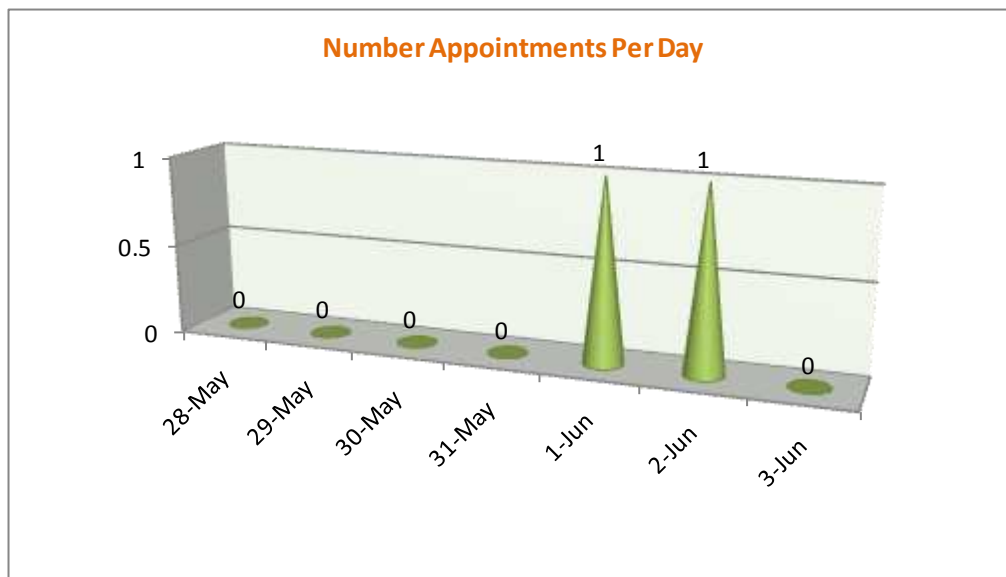
### Housing Assistance Center Appointment Activity

There were a total of 2 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**



### 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	30-May 6-May	7-May 13-May	14-May 20-May	21-May 27-May	28-May 3-Jun
Issues Received via Antifraud and Ethic Help Line	31	17	9	9	13

**Table 15: Antifraud, Waste & Abuse**

ACTIVITY	30-May 6-May	7-May 13-May	14-May 20-May	21-May 27-May	28-May 3-Jun
ID Verifications Received For Review	46	22	16	16	13
ID Verifications Cleared	45	20	16	16	13
AWFA Issues Opened	31	17	9	9	13

**Table 16: Record Requests**

ACTIVITY	30-May 6-May	7-May 13-May	14-May 20-May	21-May 27-May	28-May 3-Jun
Subpoenas Received	1	6	4	4	0
Subpoenas Resolved	1	5	3	3	2
Public Record Requests Received	16	23	19	19	7
Public Record Requests Resolved	20	19	19	19	16



## **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

<b>A</b>	<b>Option 1. Keep Your Home</b>	<b>Option 2. Sell, but Stay in Louisiana</b>	<b>Option 3. Sell, and Move out of Louisiana</b>	<b>Option 4. Decline Benefits</b>	<b>Option 5. Delay Selection of Benefit</b>	<b>Option 6. Unable to Determine Selection</b>	<b>Total</b>
Acadia	297	2					<b>299</b>
Allen	496	12	1				<b>509</b>
Ascension	150						<b>150</b>
Assumption	224		1				<b>225</b>
Beauregard	946	10					<b>956</b>
Calcasieu	12,743	125	10		1		<b>12,879</b>
Cameron	1,565	139	3		1		<b>1,708</b>
East Baton Rouge	179	2	1				<b>182</b>
East Feliciana	27	1					<b>28</b>
Evangeline	54						<b>54</b>
Iberia	1,024	17	2				<b>1,043</b>
Iberville	55	1					<b>56</b>
Jefferson	24,666	159	35	1	3	1	<b>24,865</b>
Jefferson Davis	867	13	1		1		<b>882</b>
Lafayette	118	2					<b>120</b>
Lafourche	808	6	1				<b>815</b>
Livingston	222	5	1				<b>228</b>



# Weekly Situation & Pipeline Report

## Week 205

May 28, 2010 – June 3, 2010

A	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
Orleans	41,497	3,790	1,706	3	13		<b>47,009</b>
Plaquemines	2,988	258	26				<b>3,272</b>
Pointe Coupee	14						<b>14</b>
Sabine	31						<b>31</b>
Saint Bernard	7,888	3,833	727	2	2		<b>12,452</b>
Saint Charles	1,006	5	1		1		<b>1,013</b>
Saint Helena	278	2					<b>280</b>
Saint James	380						<b>380</b>
Saint Landry	164	6					<b>170</b>
Saint Martin	107	3					<b>110</b>
Saint Mary	856	5					<b>861</b>
Saint Tammany	10,873	150	36		2		<b>11,061</b>
St John The Baptist	1,234	1					<b>1,235</b>
Tangipahoa	1,530	8	2				<b>1,540</b>
Terrebonne	2,536	54	2				<b>2,592</b>
Vermilion	1,611	54	4				<b>1,669</b>
Vernon	147	2					<b>149</b>
Washington	1,340	15	1				<b>1,356</b>
West Baton Rouge	13						<b>13</b>
West Feliciana	4						<b>4</b>
	<b>118,938</b>	<b>8,680</b>	<b>2,561</b>	<b>6</b>	<b>24</b>	<b>1</b>	<b>130,210</b>

### **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	512
Ascension	153
Assumption	225
Beauregard	958
Calcasieu	12,922
Cameron	1,717
East Baton Rouge	183
East Feliciana	29
Evangeline	54
Iberia	1,049
Iberville	56
Jefferson	25,011
Jefferson Davis	884
Lafayette	123
Lafourche	816
Livingston	228
Orleans	47,194
Plaquemines	3,289
Pointe Coupee	14

Parish	Number of Calculations
Sabine	31
Saint Bernard	12,505
Saint Charles	1,017
Saint Helena	281
Saint James	382
Saint Landry	171
Saint Martin	110
Saint Mary	862
Saint Tammany	11,147
St John The Baptist	1,239
Tangipahoa	1,550
Terrebonne	2,603
Vermilion	1,690
Vernon	149
Washington	1,360
West Baton Rouge	13
West Feliciana	4
	<b>130,834</b>



**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	485	11	1	497
Ascension	143			143
Assumption	206			206
Beauregard	930	10		940
Calcasieu	12,576	101	5	12,682
Cameron	1,538	120	2	1,660
East Baton Rouge	176	1	1	178
East Feliciana	27	1		28
Evangeline	53			53
Iberia	1,010	13	1	1,024
Iberville	54	1		55
Jefferson	24,419	131	28	24,578
Jefferson Davis	844	11		855
Lafayette	112	1		113
Lafourche	785	6	1	792
Livingston	210	3		213
Orleans	40,875	3,466	1,455	45,796
Plaquemines	2,849	233	19	3,101
Pointe Coupee	14			14
Sabine	30			30



# Weekly Situation & Pipeline Report

## Week 205

May 28, 2010 – June 3, 2010

PARISH	Option 1. Keep Your Home	Option 2. Sell, but Stay in Louisiana	Option 3. Sell, and Move out of Louisiana	Total
Saint Bernard	7,795	3,697	689	12,181
Saint Charles	969	3	1	973
Saint Helena	265	2		267
Saint James	366			366
Saint Landry	156	5		161
Saint Martin	102	3		105
Saint Mary	828	4		832
Saint Tammany	10,821	132	28	10,981
St John The Baptist	1,205			1,205
Tangipahoa	1,487	6	1	1,494
Terrebonne	2,450	47	1	2,498
Vermilion	1,594	49	3	1,646
Vernon	141	2		143
Washington	1,308	13	1	1,322
West Baton Rouge	13			13
West Feliciana	4			4
	<b>117,142</b>	<b>8,076</b>	<b>2,238</b>	<b>127,456</b>



# Weekly Situation & Pipeline Report

## Week 205

May 28, 2010 – June 3, 2010

Zip Code	Number of Closings
Zip code errors	9
70001	898
70002	941
70003	2,330
70005	787
70006	1,404
70011	1
70012	1
70014	1
70015	10
70017	6
70018	5
70019	1
70028	1
70029	52
70030	49
70031	1,866
70032	1
70033	184
70036	474
70037	273
70038	86
70039	360
70040	761
70041	6
70042	5,171
70043	3
70044	3
70045	11
70046	156
70047	2

Zip Code	Number of Closings
70048	169
70049	223
70050	58
70051	47
70052	691
70053	2
70054	1,848
70056	114
70057	3,140
70058	5
70059	898
70062	6
70063	3
70064	3,688
70065	7
70066	416
70067	723
70068	9
70069	124
70070	46
70071	4,284
70072	6
70073	1,507
70075	13
70076	1
70077	19
70078	20
70079	16
70080	2
70081	139
70082	790

Zip Code	Number of Closings
70083	234
70084	1,544
70085	74
70086	305
70087	172
70090	103
70091	2,025
70092	2
70093	1,951
70094	2
70095	1
70096	12
70101	1
70104	1
70105	1
70107	1
70109	1
70110	71
70112	403
70113	1,289
70114	1,394
70115	734
70116	5,779
70117	2,335
70118	3,410
70119	1
70120	411
70121	7,708
70122	518
70123	3,783
70124	1,658



# Weekly Situation & Pipeline Report

## Week 205

May 28, 2010 – June 3, 2010

Zip Code	Number of Closings
70125	6,120
70126	3,902
70127	3,504
70128	1,918
70129	225
70130	1,420
70131	1
70132	1
70150	2
70164	1
70170	2
70175	7
70177	1
70179	1
70189	1
70217	1
70219	1
70224	1
70230	193
70301	2
70302	5
70339	19
70340	53
70341	5
70342	28
70343	609
70344	94
70345	61
70346	1
70352	193
70353	53

Zip Code	Number of Closings
70354	7
70355	175
70356	52
70357	227
70358	80
70359	134
70360	5
70361	1
70362	733
70363	129
70364	12
70372	16
70373	39
70374	291
70377	84
70380	2
70381	111
70390	4
70391	43
70392	7
70393	260
70394	36
70395	159
70397	172
70401	238
70403	14
70404	117
70420	11
70421	294
70422	1
70423	1

Zip Code	Number of Closings
70424	186
70426	717
70427	4
70429	1
70430	108
70431	301
70433	11
70434	262
70435	17
70436	144
70437	367
70438	1
70440	169
70441	6
70442	177
70443	191
70444	670
70445	45
70446	79
70447	492
70448	17
70449	62
70450	29
70451	418
70452	9
70453	193
70454	13
70455	106
70456	1
70457	3,358
70458	10



# Weekly Situation & Pipeline Report

## Week 205

May 28, 2010 – June 3, 2010

Zip Code	Number of Closings
70459	1,980
70460	2,762
70461	68
70462	16
70463	7
70464	35
70465	58
70466	3
70467	3
70469	5
70470	222
70471	1
70478	1
70485	25
70501	4
70503	12
70506	13
70507	9
70508	615
70510	1
70511	13
70512	130
70514	12
70515	2
70516	49
70517	12
70518	3
70519	10
70520	1
70521	14
70522	22

Zip Code	Number of Closings
70523	2
70524	21
70525	116
70526	311
70528	10
70529	11
70531	117
70532	675
70533	3
70534	33
70535	3
70537	476
70538	1
70540	53
70542	26
70543	202
70544	242
70546	107
70548	69
70549	2
70550	3
70551	9
70552	10
70554	13
70555	12
70556	20
70559	683
70560	1
70562	27
70563	3
70569	99

Zip Code	Number of Closings
70570	2
70575	2
70576	3
70577	67
70578	24
70581	45
70582	7
70583	5
70584	1
70585	18
70586	8
70589	177
70591	23
70592	2,945
70601	6
70602	1,665
70605	11
70606	2,002
70607	1
70609	1
70610	997
70611	5
70612	1
70614	1,210
70615	7
70616	121
70621	634
70630	192
70631	489
70632	473
70633	15





# Weekly Situation & Pipeline Report

## Week 205

May 28, 2010 – June 3, 2010

Zip Code	Number of Closings
70634	2
70637	4
70638	36
70639	2
70640	121
70641	3
70643	285
70644	68
70645	605
70646	169
70647	14
70648	12
70650	70
70651	63
70652	12
70653	145
70654	12
70655	229
70656	28
70657	15
70658	108
70659	243
70660	3
70661	1,320
70662	14
70663	582
70664	1
70665	389
70667	628
70668	1
70669	1

Zip Code	Number of Closings
70699	1
70702	14
70706	1
70707	18
70711	17
70714	1
70716	1
70717	3
70718	4
70719	16
70721	18
70722	40
70723	7
70725	32
70726	1
70727	1
70728	1
70729	4
70730	6
70733	7
70734	1
70736	36
70737	7
70739	2
70740	17
70744	1
70748	1
70749	1
70750	1
70753	9
70754	2

Zip Code	Number of Closings
70757	6
70760	2
70761	18
70763	13
70764	11
70767	19
70769	4
70770	1
70772	7
70774	7
70775	5
70776	4
70777	9
70778	4
70780	1
70783	22
70785	11
70788	2
70789	13
70791	1
70792	20
70802	28
70805	5
70806	9
70807	3
70808	2
70809	8
70810	7
70811	10
70812	16
70814	9



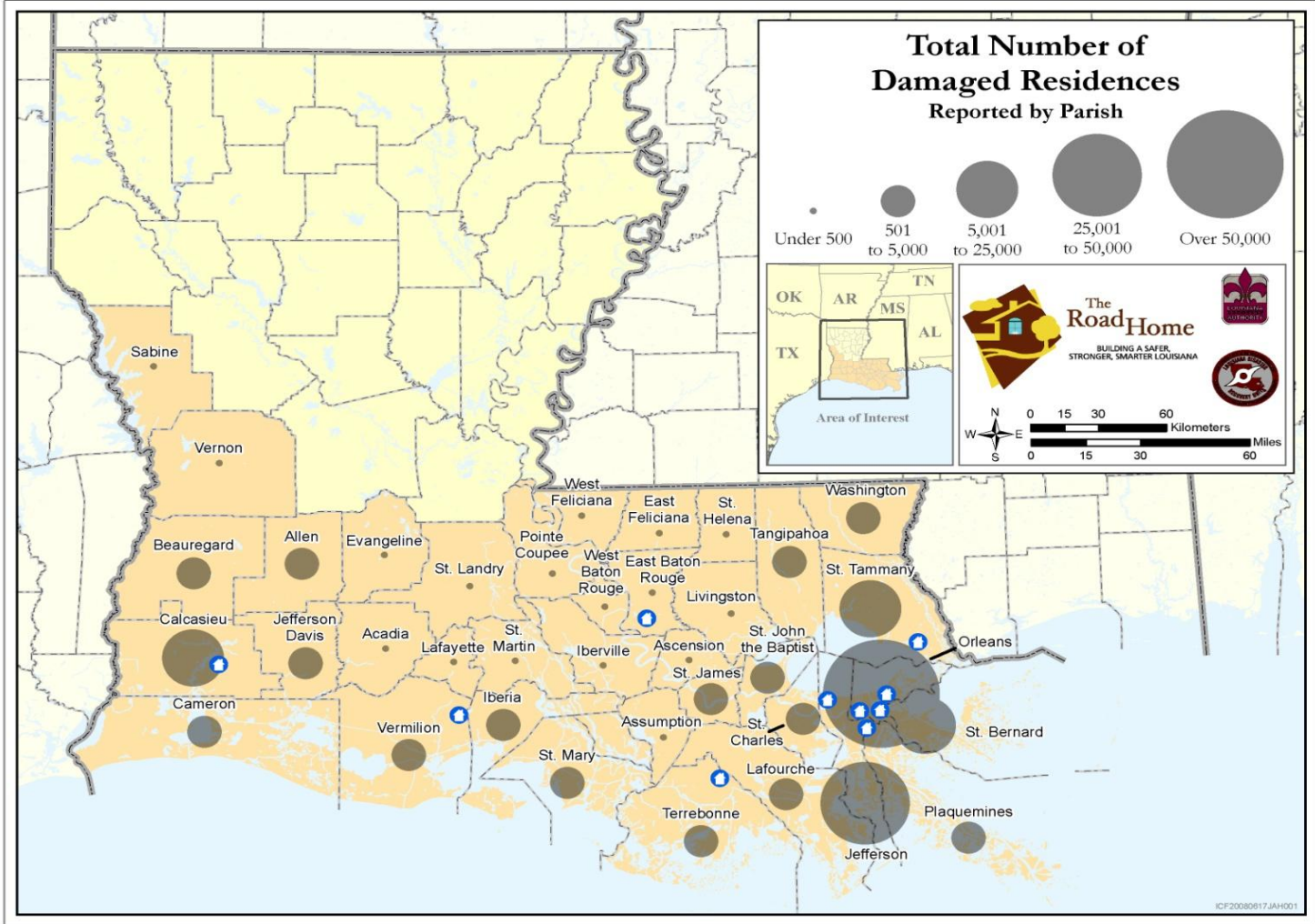
# Weekly Situation & Pipeline Report

## Week 205

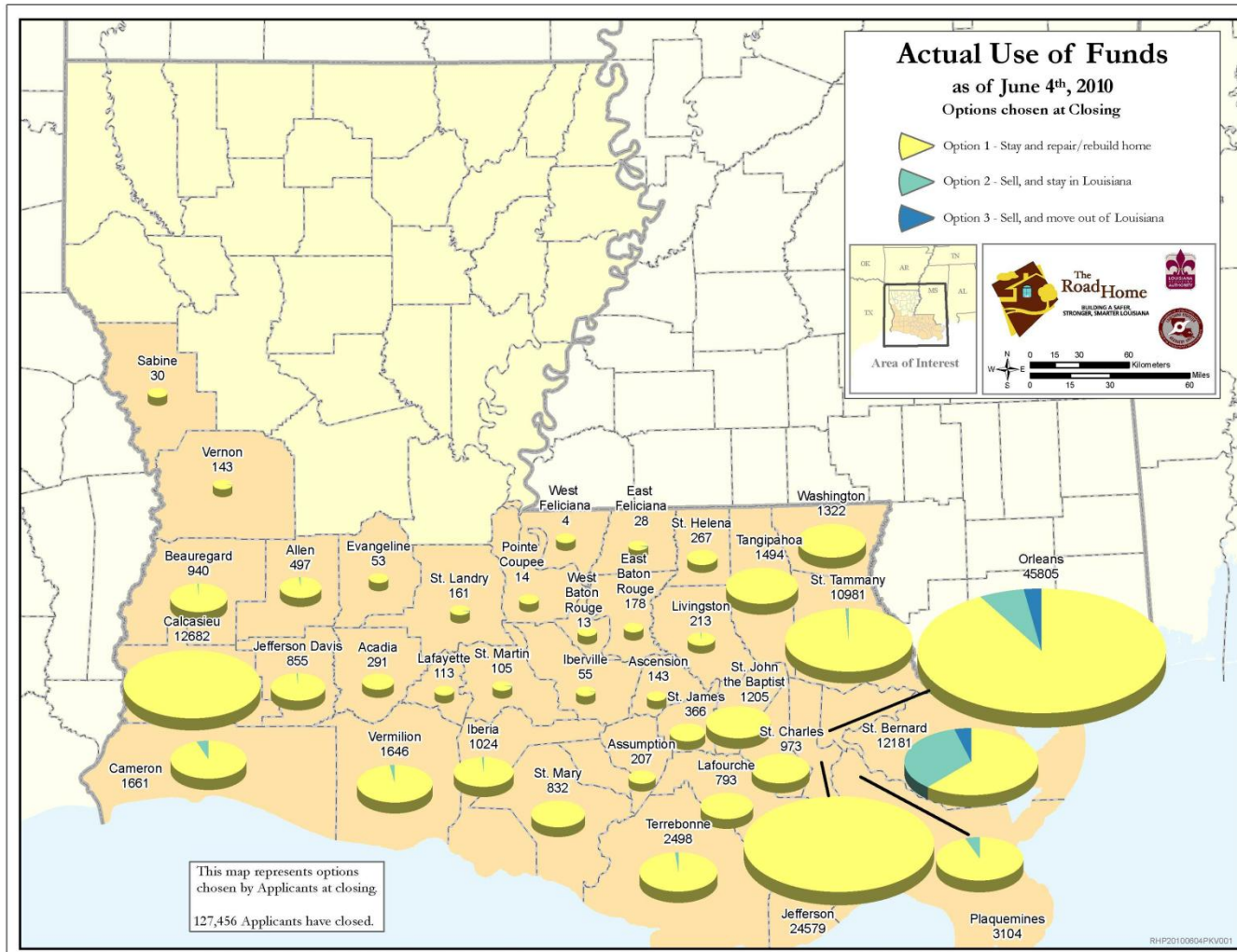
May 28, 2010 – June 3, 2010

Zip Code	Number of Closings	Zip Code	Number of Closings
70815	5	71486	1
70816	9	71496	1
70817	1	74058	1
70818	4	74060	1
70819	2	74071	1
70820	1	75023	1
70856	1	75038	1
70901	1	75127	1
71022	1	77027	1
71026	1	77043	1
71027	1	77045	1
71028	1	77058	1
71119	1	77087	1
71126	1	78607	1
71295	1	90363	1
71322	5		<b>127,456</b>
71353	12		
71367	13		
71403	1		
71419	3		
71429	1		
71433	3		
71439	76		
71446	14		
71449	1		
71458	1		
71460	4		
71461	1		
71462	75		
71463	2		
71474	6		

**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.



## Weekly Situation & Pipeline Report

Week 205

May 28, 2010 – June 3, 2010

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**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.



## Weekly Situation & Pipeline Report

Week 205

May 28, 2010 – June 3, 2010

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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.