Eviction Prevention: Loans by Month Report

The "Return to NYC Program Page" takes you back to the NYC page on the TBF-Workplace site.

The "Return Westchester Program Page" takes you back to the Westchester page on the TBF-Workplace site.

The Reports links are specific to each program; the reports will be limited to clients of either NYC or Westchester. The "TBFProgram" field on the search form will indicate which program: TBFNYC or TBFW.

Return to website: NYC Program Page   Westchester Program Page
Income Growth Program Page

NYC & IG Reports
Client Ethnicity | Client Gender | Client Sources of Income | Client Loans | Client Services | Reasons For Arrears | Loan Purposes | Agency Contributions | Loans by Month | Client Cross Reference

Westchester Reports
Client Ethnicity | Client Gender | Client Sources of Income | Client Loans | Client Services | Reasons For Arrears | Loan Purposes | Agency Contributions | Loans by Month

Select fields on which to search...

TBFProgram	TBFW

Loan Date AFTER

Loan Date BEFORE

Loans or Grants or BOTH? ○ Select ALL ○ Loans ○ Grants

Status ○ All ○ Active ○ Paid ○ Defaulted

Select one or more Boroughs OR one or more Special Programs.

Westchester ☐   Bronx ☐   Brooklyn ☐   Manhattan ☐   Queens ☐   Staten Island ☐

Income Growth ☐   Disability Subsidy ☐

Retirement Subsidy ☐   Unemployment Subsidy ☐

City [   ]

Westchester Referral Agency   [Select Westchester Agency ▼]

[SEARCH]

Search Form: Select a **date or range of dates** the loan or grant was given. Then, select whether to search for only loans or only grants or both (or leave empty for both).

Status: search for only ACTIVE loans, or PAID loans/grants, or Defaulted loans. Note that grants always have the status of PAID. Select ALL or leave empty for any status.

Select Borough: If TBFProgram is Westchester, select only Westchester. If TBFProgram is TBFNYC, select one or more boroughs except Westchester, OR select one or more special programs (Income Growth, Retirement Subsidy, and/or Unemployment Subsidy). Special programs can be added in the future.

Optionally, limit search to a specific city, such as Jamaica in Queens or Rye in Westchester. You can enter partial names. For example, choosing Borough "Queens" and entering "Rock" for city will show you results for Far Rockaway in Queens. Select **Referral Agency** to limit results to clients referred by that agency to The Bridge Fund. Agency lists will differ for NYC or Westchester.

If you leave all fields blank, the report will include all clients in the database (for either Westchester or NYC). This is a problem in NYC if some clients are in both a special program (Income Growth) AND a borough client with a different ClientID. Read the explanation in the footer of the Search Form as shown next.

Caution: AVOID double counting and Missing Data

- If you select Westchester, but TBFProgram is TBFNYC, no data will be found.
- If you select a NYC Borough but TBFProgram is TBFW, no data will be found
- If you select a NYC Borough and a Special Program, you will double count clients who are in both the borough and the program.
- If you select NOTHING, the total will double count all clients in special programs who are also listed as borough clients.
- To see Totals of ALL NYC Boroughs, select each borough with a checkbox.

To help prevent such a mistake, if you select Westchester or a Borough, the options for the special programs will be hidden. But, if you select nothing, this error can still occur.

An Example:

Select fields on which to search...

TBFProgram	TBFW

Loan Date AFTER

1/1/2020

Loan Date BEFORE

7/1/2020

Loans or Grants or BOTH? ◉ Select ALL ○ Loans ○ Grants

Status ◉ All ○ Active ○ Paid ○ Defaulted

Select one or more Boroughs OR one or more Special Programs.

| Westchester	Bronx	Brooklyn	Manhattan	Queens	Staten Island
☑	☐	☐	☐	☐	☐

City New Rochelle

**Westchester Referral Agency** Select Westchester Agency ⌄

SEARCH

For this demonstration, we will select Loan Dates for the *first 6 months* in 2020 (January-June), both Loans and Grants of any Status. "Borough" will be Westchester and City will be New Rochelle.

Note that selecting Westchester as "borough" resulted in the special programs being hidden as a choice.

The report will be in two parts: a column chart and a table of data details for each client that met the search criteria for this report. The Column Chart is on top:

$Amount Of Loans/Grants

February 2020 — March 2020 — May 2020 — June 2020
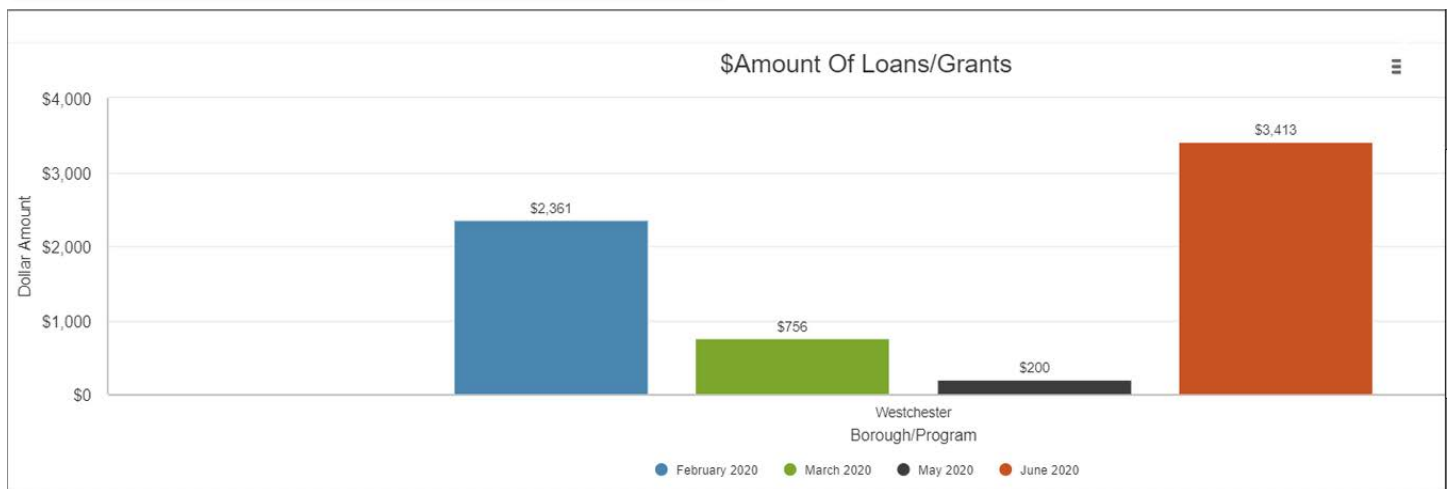
The Column Chart: The dollar amount given in Loans and Grants is shown in a different color for each month. If you click on the color dot, say Red for June 2020, that red column will disappear. The chart will be re-scaled for the remaining months.

June 2020 (Westchester) $3,413
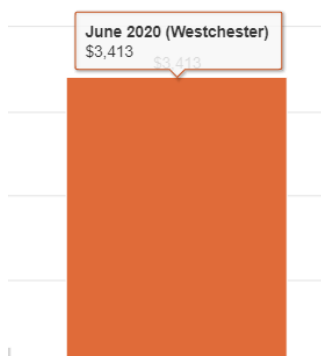
If you hover your cursor over the red column, you see not only the total loans, but also the name of the month, June 2020 and the Borough.

Print
Download as PNG
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Download as SVG
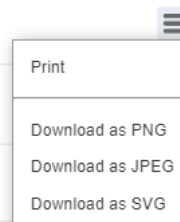
If you click on the menu in the upper right corner, you can save an image of this chart in PNG or JPG format to your own computer for use in reports.

But, didn't we specify Jan-June for 2020, six months? Why are only Feb, March, May and June shown here? This is where we go to the tabular data to see clients' information in detail.

The Tabular Data: At first, we see that the total loans was $6,730; that agrees with the total of the amounts shown in the column chart: $2,361 + $756 + $200 + $3,413. There were a total of 10 loans and grants. To see individual client data, click on the "+" next to Westchester to EXPAND the "borough" group. We will see 25 records; we can change Show Per Page for a number between 10 and 250. There are 10 records (shown at bottom), and just one page, so we can just expand Westchester to see the data.

Borough or Program ▲	City	Loan Date	Loan Amount	Status	Loan Balance	ClientID	Loan ID
⊞ Westchester			$6,730.00		$6,730.00		
TOTAL DOLLARS			$6,730.00		$6,730.00		
TOTAL #LOANS/GRANTS							10

Q Search Again   ᕮ Download Data

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Records 1-10 of 10

Then, we need to EXPAND New Rochelle (click on the "+" next to New Rochelle):

Borough or Program	City ▲	Loan Date	Loan Amount	Status	Loan Balance	ClientID	Loan ID
⊟ Westchester			$6,730.00		$6,730.00		
Westchester Total #Loans/Grants							10
	⊞ New Rochelle		$6,730.00		$6,730.00		
TOTAL DOLLARS			$6,730.00		$6,730.00		
TOTAL #LOANS/GRANTS							10

Q Search Again   ᕮ Download Data

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Here, we can see all the Loans and Grants made to New Rochelle clients between January and May 2020 with totals for each month:

Borough or Program	City ▲	Loan Date	Loan Amount	Status	Loan Balance	ClientID	Loan ID
⊟ Westchester			$6,730.00		$6,730.00		
Westchester Total #Loans/Grants							10
	⊟ New Rochelle		$6,730.00		$6,730.00		
		February 2020	$2,361.00		$2,361.00		
			$90.00	P	$90.00	W4947	W4947G2
			$910.00	A	$910.00	W4947	W4947L2
			$271.00	P	$271.00	W6669	W6669EFG
			$500.00	P	$500.00	W6669	W6669G1
			$590.00	A	$590.00	W6669	W6669L1
		March 2020	$756.00		$756.00		
			$378.00	P	$378.00	W6325	W6325EFG
			$378.00	A	$378.00	W6325	W6325L2
		May 2020	$200.00		$200.00		
			$200.00	P	$200.00	W8012	W8012GC
TOTAL DOLLARS			$6,730.00		$6,730.00		
TOTAL #LOANS/GRANTS							10

Q Search Again   ᕮ Download Data

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There were no loans or grants in the months January and April, so the column chart agrees with the data. The Status of "P" (paid) is automatically applied to all Grants. The Status of "A" (Active) is applied to Loans. If you look at the LoanID, all those with a G (G1, G2, EFG, GC) are grants (GC is "Gift Card").   Those with an L (L1, L2, etc.) are loans. When you enter data for a loan or grant, it is important to maintain this distinction.

If we Search Again, and specify just Grants, the tabular report will show only grants during the specified time period:

Q Search Again   💾 Download Data

Borough or Program ▲	City	Loan Date	Loan Amount	Status	Loan Balance	ClientID	Loan ID
⊟ Westchester			$4,852.00		$4,852.00		
Westchester Total #Loans/Grants							7
	⊟ New Rochelle		$4,852.00		$4,852.00		
		February 2020	$861.00		$861.00		
			$90.00	P	$90.00	W4947	W4947G2
			$271.00	P	$271.00	W6669	W6669EFG
			$500.00	P	$500.00	W6669	W6669G1
		March 2020	$378.00		$378.00		
			$378.00	P	$378.00	W6325	W6325EFG
		May 2020	$200.00		$200.00		
			$200.00	P	$200.00	W8012	W8012GC
		June 2020	$3,413.00		$3,413.00		
			$1,888.00	P	$1,888.00	W8013	W8013G1
			$1,525.00	P	$1,525.00	W8012	W8012G1
TOTAL DOLLARS			$4,852.00		$4,852.00		
TOTAL #LOANS/GRANTS							7

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Note that you can click on column heads (Date, ClientID, LoanID) to sort the data a different way, from A to Z, Z to A, newest to oldest, oldest to newest. Clicking on Date, for example would re-sort from June to February. Clicking on ClientID would change the order of the Clients within a month. There is only one Borough, one City in this report so no re-sorting is meaningful.

📄 Loans Chart2021-....xml   ^

Next to the link to Search Again is a link to Download Data. Use **Download Data** to create an EXCEL sheet of the tabular data for backup or for further calculations. The filename appears at the bottom of your browser window. Click on that to open the file in EXCEL. A portion of that file is shown here:

	A	B	C	D	E	F	G	H
1	Borough or Program	City	Loan Date	Loan Amount	Status	Loan Bala	ClientID	Loan ID
2	Westchester			$4852.00		$4852.00		
3	Westchester Total #L							7
4		New Roch		$4852.00		$4852.00		
5			February 2020	$861.00		$861.00		
6				$90.00	P	$90.00	W4947	W4947G2
7				$271.00	P	$271.00	W6669	W6669EFG
8				$500.00	P	$500.00	W6669	W6669G1
9			March 2020	$378.00		$378.00		
10				$378.00	P	$378.00	W6325	W6325EFG
11			May 2020	$200.00		$200.00		
12				$200.00	P	$200.00	W8012	W8012GC

Another example illustrates a different use of this report. Return to Search Again.

TBFProgram	TBFNYC

Loan Date AFTER

1/1/2018

Loan Date BEFORE

12/31/2018

Loans or Grants or BOTH?   ○ Select ALL ● Loans ○ Grants

Status   ○ All ○ Active ○ Paid ○ Defaulted

Select one or more Boroughs OR one or more Special Programs.

Westchester	Bronx	Brooklyn	Manhattan	Queens	Staten Island
☐	☑	☐	☐	☐	☐

City

NYC Referral Agency   Select NYC Agency

SEARCH

For the year 2018, find all Defaulted Loans from Bronx clients. As was true in our previous ACCESS database, a loan is "defaulted" if 18 months (540 days) elapse between the Loan Date and the most recent payment toward the loan balance. Unlike with Access, though, if a payment comes in for a "defaulted" loan, the Loan Status is re-activated.

Specifying a date or range of dates for loans made a year ago, will find no defaults.

Grants cannot be defaulted.

The dollar amount for defaulted loans is displayed in the Bar Chart, again, month by month with a different color for each month.
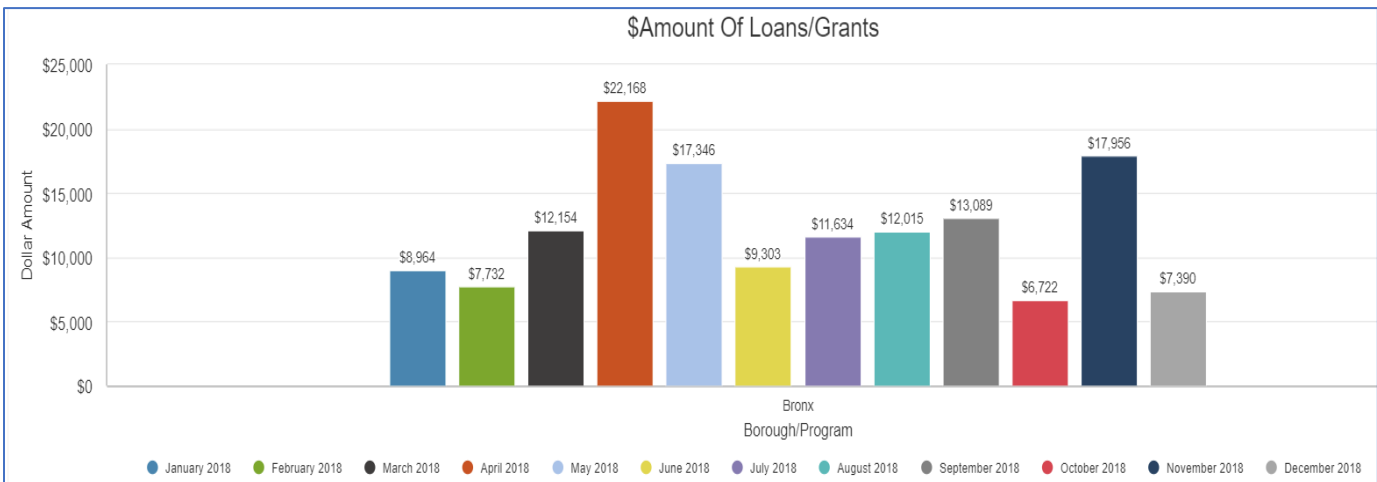
Is this the same pattern as in prior years? What will the impact of the pandemic have on loan defaults?

The Tabular Data:

🔍 Search Again   💾 Download Data

Borough or Program ▲	City	Loan Date	Loan Amount	Status	Loan Balance	ClientID	Loan ID
⊞ Bronx			$197,258.93		$196,978.93		
TOTAL DOLLARS			$197,258.93		$196,978.93		
TOTAL #LOANS/GRANTS							126

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This shows that of a total of $146,473.83 in these defaulted loans, there is a remaining balance of $196,979.93. A total of 126 loans from 2018 were defaulted. Now, let's EXPAND the Bronx, just for January, to see more details.

Borough or Program ▲	City	Loan Date	Loan Amount	Status	Loan Balance	ClientID	Loan ID
⊟ Bronx			$197,258.93		$196,978.93		
Bronx Total #Loans/Grants							126
	⊟ Bronx		$194,783.93		$194,503.93		
		January 2018	$10,215.91		$10,215.91		
			$1,700.00	D	$1,700.00	B9483	B9483L1
			$1,309.00	D	$1,309.00	B9469	B9469RL1
			$1,526.54	D	$1,526.54	B9466	B9466TL1
			$2,500.00	D	$2,500.00	B9440	B9440TL1
			$1,592.62	D	$1,592.62	B9399	B9399RL1
			$1,587.75	D	$1,587.75	B3959	B3959L1

In January 2018, a total of $10,215.91 in loans was provided to six client households. The Loan Balance is just $280 less than the Loan Amount for all these defaulted loans.

The Tabular Data for the same search in Westchester (defaults for Loans made in 2018), if you don't specify a city, will give you data for each city. Expand each city to see client details. With the exception of Croton on Hudson, the Loan Balance is the same as the Loan Amount showing no repayments have been made. Here is a partial listing of Westchester data with all cities COLLAPSED.

Borough or Program ▲	City	Loan Date	Loan Amount	Status	Loan Balance	ClientID	Loan ID
⊟ Westchester			$212,734.62		$212,593.62		
Westchester Total #Loans/Grants							264
	⊞ Baldwin Place		$779.00		$779.00		
	⊞ Bedford Hills		$1,380.00		$1,380.00		
	⊞ Bronx		$727.00		$727.00		
	⊞ Cortland Manor		$390.00		$390.00		
	⊞ Croton on Hudson		$1,270.00		$1,255.00		
	⊞ Eastchester		$1,469.00		$1,469.00		
	⊞ Elmford		$1,258.00		$1,258.00		

If we EXPAND the data for Croton on Hudson, we see that one client W6144, had reduced their Loan Balance by $15 for a $885 Loan (L1) provided in February 2018, but made no repayments for a $385 Loan (L2) given in August 2018. Both loans were, after 18 months, defaulted.

Borough or Program	City	Loan Date	Loan Amount	Status	Loan Balance	ClientID	Loan ID
⊟ Croton on Hudson			$1,270.00		$1,255.00		
		February 2018	$885.00		$870.00		
			$885.00	D	$870.00	W6144	W6144L1
		August 2018	$385.00		$385.00		
			$385.00	D	$385.00	W6144	W6144L2

Report by Referral Agency: Agencies partner with The Bridge Fund in several ways. First, they may refer clients who they think can benefit from Bridge Fund services. Secondly, agencies may contribute to the financial assistance given to our Networked Funding. Thirdly, they may contribute to the financial assistance provided to specific clients.

The **Loans by Month report** can be used to identify the first type of information: list the clients **referred** by a specific agency with the loans and/or grants they received. (For a report on the **Agency contributions** made to clients, see the *Agency Contribution Report*.) Here is an example:

Select fields on which to search...

TBFProgram	TBFNYC

Loan Date AFTER 01/01/2021

Loan Date BEFORE 04/01/2021

Loans or Grants or BOTH? ⦿ Select ALL ◯ Loans ◯ Grants

Status ⦿ All ◯ Active ◯ Paid ◯ Defaulted

Select one or more Boroughs OR one or more Special Programs.

Westchester	Bronx	Brooklyn	Manhattan	Queens	Staten Island
☐	☑	☐	☐	☐	☐

City

NYC Referral Agency The Legal Aid Society

SEARCH

SEARCH FORM: Here, we search for Bronx clients referred by The Legal Aid Society during the first three months of 2021.

We want to know the dollar amount of loans and grants given, regardless of loan status (active, paid, defaulted).

Date range is thus January 1 – April 1, ALL loans/grants, ALL status categories, select the Bronx, and from the NYC Agency list, select The Legal Aid Society.

The results will show how many Bronx clients during that time were referred by The Legal Aid Society, and the amount of financial assistance. This does not mean that The Legal Aid Society contributed to that assistance. The tabular results are shown here:

Borough or Program ▲	City	Loan Date	Loan Amount	Status	Loan Balance	ClientID	Loan ID	Last Name, Person 1	First Name, Person 1	Referral Agency	Type	Use
⊟ Bronx						2						
Bronx Total Dollars			$4,669.10		$0.00							
Bronx Total #Loans/Grants						7						
⊟ Bronx			$4,669.10		$0.00							
		January 2021	$1,790.10		$0.00							
			$564.00	P	$0.00	B10855	B10855G			The Legal Aid Society	G	EP
			$96.10	P	$0.00	B10855	B10855FG			The Legal Aid Society	FG	UT
			$1,130.00	P	$0.00	B10855	B10855CG			The Legal Aid Society	CG	EP
		February 2021	$2,879.00		$0.00							
			$300.00	P	$0.00	B10855	B10855G1			The Legal Aid Society	G1	N
			$1,400.00	P	$0.00	B10821	B10821CG			The Legal Aid Society	CG	EP
			$774.00	P	$0.00	B10821	B10821RG			The Legal Aid Society	RG	EP
			$405.00	P	$0.00	B10821	B10821G			The Legal Aid Society	G	EP
TOTAL_CLIENTS						2						
TOTAL DOLLARS			$4,669.10		$0.00							
TOTAL #LOANS/GRANTS						7						

Seven loans and grants were made in January and February to 2 clients referred by The Legal Aid Society. The total assistance provided was $4,669.10.