



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.

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count<sup>1</sup></b>			
	Number of Unique Borrowers Receiving Assistance	2315	18094
	Number of Unique Borrowers Denied Assistance	435	3911
	Number of Unique Borrowers Withdrawn from Program	593	4166
	Number of Unique Borrowers in Process	3506	N/A
	Total Number of Unique Borrower Applicants	6849	29575
<b>Program Expenditures (\$)<sup>3</sup></b>			
	Total Assistance Provided to Date	\$42,579,119.61	\$256,306,520.73
	Total Spent on Administrative Support, Outreach, and Counseling	\$1,617,857.23	\$36,225,013.42
<b>Borrower Income (\$)</b>			
	Above \$90,000	2.21%	0.98%
	\$70,000- \$89,000	5.33%	3.30%
	\$50,000- \$69,000	11.23%	12.11%
	Below \$50,000	81.23%	83.61%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	0.75%	0.45%
	110%- 119%	0.96%	1.07%
	100%- 109%	1.40%	1.89%
	90%- 99%	2.19%	2.90%
	80%- 89%	2.94%	3.99%
	Below 80%	91.76%	89.70%
<b>Geographic Breakdown (by county)</b>			
	Adams	5	54
	Allen	8	99
	Ashland	16	123
	Ashtabula	28	170
	Athens	3	27
	Auglaize	4	26
	Belmont	2	39
	Brown	16	115
	Butler	61	434
	Carroll	1	32
	Champaign	12	63
	Clark	41	312
	Clermont	26	256
	Clinton	18	112
	Columbiana	16	148
	Coshocton	3	40
	Crawford	11	98
	Cuyahoga	298	2721
	Darke	6	50
	Defiance	5	40
	Delaware	27	130
	Erie	16	92
	Fairfield	21	163
	Fayette	9	50
	Franklin	263	1531
	Fulton	8	56
	Gallia	1	18
	Geauga	17	92
	Greene	36	218
	Guernsey	1	31
	Hamilton	159	1270
	Hancock	10	91
	Hardin	3	20
	Harrison	2	12
	Henry	5	37
	Highland	19	148
	Hocking	8	33
	Holmes	3	27
	Huron	14	82
	Jackson	10	43
	Jefferson	6	58
	Knox	10	63

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Lake		35	340
Lawrence		8	49
Licking		30	195
Logan		4	55
Lorain		72	545
Lucas		119	887
Madison		4	26
Mahoning		69	378
Marion		7	86
Medina		49	454
Meigs		1	11
Mercer		1	26
Miami		17	126
Monroe		1	4
Montgomery		172	1352
Morgan		0	4
Morrow		7	62
Muskingum		10	143
Noble		1	12
Ottawa		6	69
Paulding		1	14
Perry		5	41
Pickaway		9	57
Pike		0	27
Portage		29	248
Preble		16	111
Putnam		3	28
Richland		33	378
Ross		9	92
Sandusky		16	123
Scioto		6	53
Seneca		10	91
Shelby		4	48
Stark		51	601
Summit		113	955
Trumbull		62	403
Tuscarawas		8	79
Union		9	36
Van Wert		3	28
Vinton		0	14
Warren		41	260
Washington		2	26
Wayne		9	114
Williams		5	42
Wood		28	156
Wyandot		2	21

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)<sup>2</sup></b>			
<i>Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native	8		79
Asian	8		91
Black or African American	523		4295
Native Hawaiian or other Pacific Islander	3		18
White	1684		12793
Information Not Provided by Borrower	75		685
<b>Ethnicity</b>			
Hispanic or Latino	52		489
Not Hispanic or Latino	2249		17472
Information Not Provided by Borrower	0		0
<b>Sex</b>			
Male	1000		8658
Female	1301		9303
Information Not Provided by Borrower	0		0
<i>Co-Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native	3		35
Asian	6		61
Black or African American	161		1146
Native Hawaiian or other Pacific Islander	1		8
White	788		5846
Information Not Provided by Borrower	37		320
<b>Ethnicity</b>			
Hispanic or Latino	32		186
Not Hispanic or Latino	963		7199
Information Not Provided by Borrower	1		31
<b>Sex</b>			
Male	369		2491
Female	626		4894
Information Not Provided by Borrower	1		31
<b>Hardship<sup>4</sup></b>			
Unemployment	1109		10362
Underemployment	632		4437
Divorce	110		580
Medical Condition	374		2213
Death	90		369
Other	0		2
<b>Current Loan to Value Ratio (LTV)</b>			
<100%	52.70%		52.40%
100%-109%	12.22%		12.85%
110%-120%	10.63%		9.96%
>120%	24.45%		24.79%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%	48.42%		48.97%
100%-119%	23.46%		23.95%
120%-139%	14.56%		13.22%
140%-159%	6.65%		6.26%
>=160%	6.91%		7.60%
<b>Delinquency Status (%)</b>			
Current		8.34%	16.70%
30+		10.45%	9.60%
60+		28.12%	8.60%
90+		53.09%	65.10%
<b>Household Size<sup>5</sup></b>			
1	501		4229
2	536		4801
3	351		3297
4	281		2728
5+	260		2438

1. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.

# Ohio

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

	QTD	Cumulative
<b>Program Intake/Evaluation<sup>1</sup></b>		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	1271	11113
% of Total Number of Applications	35.61%	70.76%
<i>Denied</i>		
Number of Borrowers Denied	153	1347
% of Total Number of Applications	4.29%	8.58%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	262	1365
% of Total Number of Applications	7.35%	8.69%
<i>In Process</i>		
Number of Borrowers In Process	1881	N/A
% of Total Number of Applications	52.75%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	3567	15708
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1182	8530
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	\$858.86	\$824.07
Median 1st Lien Housing Payment After Assistance	\$0.00	\$0.00
Median 2nd Lien Housing Payment Before Assistance	\$193.23	\$171.30
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	\$92,244.31	\$89,718.43
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	\$17,000.00	\$18,665.91
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	\$2,156.24	\$7,663.04
<b>Assistance Characteristics</b>		
Assistance Provided to Date	\$ 11,978,065.75	\$85,985,869.06
Total Lender/Servicer Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
<b>Other Characteristics</b>		
Median Length of Time from Initial Request to Assistance Granted	231	188
<i>Current</i>		
Number	163	2685
%	12.76%	24.16%
<i>Delinquent (30+)</i>		
Number	178	1205
%	14.01%	10.84%
<i>Delinquent (60+)</i>		
Number	126	1009
%	9.92%	9.10%
<i>Delinquent (90+)</i>		
Number	804	6214
%	63.31%	55.91%

# Ohio

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

		QTD	Cumulative
<b>Program Outcomes<sup>2</sup></b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	76	4650
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	5
	%	0.00%	0.11%
	<i>Cancelled</i>		
	Number	23	377
	%	30.26%	8.11%
	<i>Deed in Lieu</i>		
	Number	0	1
	%	0.00%	0.02%
	<i>Short Sale</i>		
	Number	1	14
	%	1%	0
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	1	18
	%	1.32%	0.39%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	2	510
	%	2.63%	10.97%
	<i>Reinstatement/Current/Payoff</i>		
	Number	34	946
	%	44.74%	20.34%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	15	2784
	%	19.74%	59.87%
<b>Homeownership Retention</b>			
	Six Months Number	N/A	8479
	Six Months %	N/A	99.78%
	Twelve Months Number	N/A	6503
	Twelve Months %	N/A	99.72%
	Twenty-four Months Number	N/A	3234
	Twenty-four Months %	N/A	99.54%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

# Ohio

## HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance

		QTD	Cumulative
<b>Program Intake/Evaluation<sup>1</sup></b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		268	723
% of Total Number of Applications		27.89%	41.65%
<i>Denied</i>			
Number of Borrowers Denied		91	330
% of Total Number of Applications		9.47%	19.01%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		63	144
% of Total Number of Applications		6.56%	8.29%
<i>In Process</i>			
Number of Borrowers In Process		539	N/A
% of Total Number of Applications		56.09%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		961	1736
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		34	106
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$741.73	\$753.15
Median 1st Lien Housing Payment After Assistance		\$582.00	\$598.06
Median 2nd Lien Housing Payment Before Assistance		\$137.46	\$147.77
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$77,853.50	\$80,921.42
Median 1st Lien UPB After Program Entry		\$60,429.51	\$66,621.06
Median 2nd Lien UPB Before Program Entry		\$20,119.12	\$20,119.12
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		\$0.00	\$0.00
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$35,000.00	\$29,941.24
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$7,411,589.48	\$19,296,027.24
Total Lender/Servicer Assistance Amount		\$61,793.52	\$61,793.52
Lender/Servicer Match (%)		0	0
Median Lender/Servicer Assistance per Borrower		0	0
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		233	218
<i>Current</i>			
Number		40	107
%		14.93%	14.80%
<i>Delinquent (30+)</i>			
Number		48	110
%		17.99%	15.10%
<i>Delinquent (60+)</i>			
Number		19	69
%		7.09%	9.60%
<i>Delinquent (90+)</i>			
Number		161	437
%		60.00%	60.50%

# Ohio

## HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	253	614
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0	0
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	249	583
	%	98.42%	94.95%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	4	29
	%	1.58%	4.72%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	2
	%	0.00%	0.33%
<b>Homeownership Retention</b>			
	Six Months Number	N/A	242
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	12
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.



<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Rescue Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation<sup>1</sup></b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1819	15272
% of Total Number of Applications		36.39%	64.79%
<i>Denied</i>			
Number of Borrowers Denied		292	2988
% of Total Number of Applications		5.84%	12.68%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		452	2877
% of Total Number of Applications		9.04%	12.20%
<i>In Process</i>			
Number of Borrowers In Process		2436	N/A
% of Total Number of Applications		48.73%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		4999	23573
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1303	8977
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$842.42	\$809.60
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$198.00	\$184.90
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$91,187.21	\$89,161.30
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$17,918.48	\$18,655.35
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$5,157.11	\$6,707.92
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$15,867,074.53	\$124,406,838.42
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		217	187
<i>Current</i>			
Number		130	1771
%		7.15%	11.59%
<i>Delinquent (30+)</i>			
Number		224	1304
%		12.31%	8.55%
<i>Delinquent (60+)</i>			
Number		177	1291
%		9.73%	8.45%
<i>Delinquent (90+)</i>			
Number		1288	10906
%		70.81%	71.41%

# Ohio

## HFA Performance Data Reporting- Program Performance Rescue Payment Assistance Program

		QTD	Cumulative
<b>Program Outcomes<sup>2</sup></b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	673	9144
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	2
	%	0.00%	0.02%
	<i>Cancelled</i>		
	Number	0	96
	%	0.00%	1.05%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	7
	%	0	0.08%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	2	11
	%	0.30%	0.12%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	1	124
	%	0.15%	1.36%
	<i>Reinstatement/Current/Payoff</i>		
	Number	669	8905
	%	99.70%	97.40%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	1	15
	%	0.15%	0.16%
<b>Homeownership Retention</b>			
	Six Months Number	N/A	11507
	Six Months %	N/A	99.92%
	Twelve Months Number	N/A	8795
	Twelve Months %	N/A	99.90%
	Twenty-four Months Number	N/A	4331
	Twenty-four Months %	N/A	99.82%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.

# Ohio

## HFA Performance Data Reporting- Program Performance Transition Assistance Program

		QTD	Cumulative
<b>Program Intake/Evaluation<sup>1</sup></b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		14	49
% of Total Number of Applications		23.33%	33.11%
<i>Denied</i>			
Number of Borrowers Denied		3	40
% of Total Number of Applications		5.00%	27.03%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		7	23
% of Total Number of Applications		11.67%	15.54%
<i>In Process</i>			
Number of Borrowers In Process		36	N/A
% of Total Number of Applications		60.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		60	148
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	4
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$1,079.22	\$991.50
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$275.11	\$272.35
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$123,902.74	\$113,795.68
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$30,021.97	\$28,691.79
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$5,000.00	\$5,000.00
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$70,965.96	\$235,965.96
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		288	375
<i>Current</i>			
Number		4	9
%		28.57%	18.37%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	1
%		0.00%	2.04%
<i>Delinquent (90+)</i>			
Number		10	39
%		71.43%	79.59%

# Ohio

## HFA Performance Data Reporting- Program Performance Transition Assistance Program

		QTD	Cumulative
<b>Program Outcomes<sup>2,3</sup></b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	13	48
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	6	33
	%	46.15%	68.75%
	<i>Deed in Lieu</i>		
	Number	7	14
	%	53.85%	29.16%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
<b>Homeownership Retention</b>			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	Twenty-four Months Number	N/A	N/A
	Twenty-four Months %	N/A	N/A
	Unreachable Number	N/A	N/A
	Unreachable %	N/A	N/A

# Ohio

## HFA Performance Data Reporting- Program Performance Lien Elimination Program

		QTD	Cumulative
<b>Program Intake/Evaluation<sup>1</sup></b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		140	714
% of Total Number of Applications		22.54%	51.00%
<i>Denied</i>			
Number of Borrowers Denied		37	180
% of Total Number of Applications		5.96%	12.86%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		40	102
% of Total Number of Applications		6.44%	7.29%
<i>In Process</i>			
Number of Borrowers In Process		404	N/A
% of Total Number of Applications		65.06%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		621	1400
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		26	127
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$414.58	\$431.37
Median 1st Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment Before Assistance		\$127.34	\$180.00
Median 2nd Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 1st Lien UPB Before Program Entry		\$22,431.71	\$24,010.15
Median 1st Lien UPB After Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB Before Program Entry		\$17,243.90	\$15,339.29
Median 2nd Lien UPB After Program Entry		\$0.00	\$0.00
Median Principal Forgiveness		\$0.00	\$0.00
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$21,533.30	\$21,799.40
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$2,757,839.27	\$13,705,585.70
Total Lender/Service Assistance Amount		\$0.00	\$2,047,792.67
Borrowers Receiving Lender/Service Match (%)		0	0
Median Lender/Service Assistance per Borrower		0	0
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		266	245
<i>Current</i>			
Number		25	137
%		17.86%	19.19%
<i>Delinquent (30+)</i>			
Number		19	47
%		13.57%	6.58%
<i>Delinquent (60+)</i>			
Number		7	28
%		5.00%	3.92%
<i>Delinquent (90+)</i>			
Number		89	502
%		63.57%	70.31%

# Ohio

## HFA Performance Data Reporting- Program Performance Lien Elimination Program

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	137	697
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.14%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.14%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0	0
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	137	694
	%	100.00%	99.57%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	1
	%	0.00%	0.14%
<b>Homeownership Retention</b>			
	Six Months Number	N/A	463
	Six Months %	N/A	99.78%
	Twelve Months Number	N/A	299
	Twelve Months %	N/A	99.67%
	Twenty-four Months Number	N/A	61
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Homeownership Retention Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation<sup>1</sup></b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		353	941
% of Total Number of Applications		33.33%	53.47%
<i>Denied</i>			
Number of Borrowers Denied		54	123
% of Total Number of Applications		5.10%	6.99%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		53	97
% of Total Number of Applications		5.00%	5.51%
<i>In Process</i>			
Number of Borrowers In Process		599	N/A
% of Total Number of Applications		56.56%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1059	1760
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		322	842
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$695.41	\$692.95
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$206.27	\$198.51
Median 2nd Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 1st Lien UPB Before Program Entry		\$76,684.69	\$75,541.20
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$17,386.51	\$16,499.57
Median 2nd Lien UPB After Program Entry		\$0.00	\$0.00
Median Principal Forgiveness <sup>2</sup>		\$0.00	\$0.00
Median Length of time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$3,355.43	\$3,730.00
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$2,393,584.62	\$6,026,234.35
Total Lender/Servicer Assistance Amount		\$0.00	\$128.48
Borrowers Receiving Lender/Servicer Match (%)		0	0
Median Lender/Servicer Assistance per Borrower		0	0
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		266	238
<i>Current</i>			
Number		44	100
%		12.46%	10.63%
<i>Delinquent (30+)</i>			
Number		40	101
%		11.33%	10.73%
<i>Delinquent (60+)</i>			
Number		39	89
%		11.05%	9.46%
<i>Delinquent (90+)</i>			
Number		230	651
%		65.16%	69.18%

# Ohio

## HFA Performance Data Reporting- Program Performance Homeownership Retention Assistance

	QTD	Cumulative
<b>Program Outcomes</b>		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	204	511
<b>Alternative Outcomes</b>		
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	0	1
%	0.00%	0.00%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	0	0
%	0	0
<b>Program Completion/ Transition</b>		
<i>Loan Modification Program</i>		
Number	3	4
%	1.47%	0.78%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	0
%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>		
Number	201	504
%	98.53%	98.63%
<i>Short Sale</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Deed in Lieu</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>		
Number	0	2
%	0.00%	0.39%
<b>Homeownership Retention</b>		
Six Months Number	N/A	284
Six Months %	N/A	100.00%
Twelve Months Number	N/A	2
Twelve Months %	N/A	100.00%
Twenty-four Months Number	N/A	0
Twenty-four Months %	N/A	0.00%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.



# Ohio

## HFA Performance Data Reporting- Program Performance Homeowner Stabilization Assistance Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance <sup>1,2</sup>		60	190
% of Total Number of Applications		55.88%	69.30%
<i>Denied</i>			
Number of Borrowers Denied		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Borrowers In Process		60	N/A
% of Total Number of Applications		88.24%	N/A
<i>Total</i>			
Total Number of Borrowers Applied <sup>5</sup>		136	619
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 1st Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 1st Lien UPB Before Program Entry		\$91,722.55	\$101,905.59
Median 1st Lien UPB After Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB Before Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB After Program Entry		\$0.00	\$0.00
Median Principal Forgiveness <sup>3</sup>		\$0.00	\$0.00
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$0.00	\$0.00
<b>Assistance Characteristics</b>			
Assistance Provided to Date <sup>4</sup>		\$2,100,000.00	\$6,650,000.00
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		N/A	N/A
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		0	0
%		0.00%	0.00%

<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Homeownership Retention</b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Reflects the number of loans that have reached a trial modification for the program, had a short sale or deed in lieu.
2. Homeowners flow between eligible and ineligible as information is received. Also, homeowners can be moved to ineligible after missing a trial payment, therefore, the numbers will not always move in a positive direction quarter over quarter.
3. Includes second mortgage settlement
4. The assistance shown is estimated to reflect \$35,000 per homeowner assisted. Actual assistance will be determined once final modifications are executed. Q3 and Q4 2013 reports reflected an incorrect cumulative assistance amount. The amount has been corrected on this report to reflect \$35,000 per homeowner and is a \$315,000 increase of prior reportings.
5. Total number of borrowers applied is equal to the total number of loans worked in the quarter and to date with all eligible outcomes, contacts and no contacts.

## 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 <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

#### Program Expenditures

Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed to the lender/servicer on behalf of the borrower.
Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s).

#### Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
----------------	---

#### Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
----------------	--

#### Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed
----------------	--

#### Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.

#### Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
----------------	--

#### Current Loan to Value Ratio (LTV)

All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
----------------	---

#### Current Combined Loan to Value Ratio (CLTV)

All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
----------------	---

#### Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
----------------	---

#### Household Size

All Categories	Household size at the time of assistance.
----------------	---

### HFA Performance Data Reporting- Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Programs

#### Program Intake/Evaluation

<i>Approved</i>	
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 have applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>	
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 QTD 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 have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
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 (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal reduction granted, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer. This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment.
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching).
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of borrowers current at the time assistance is received.
%		Percent of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent borrowers divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of borrowers who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Cancelled</i>		
Number		Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category compared to all borrowers reflected in alternative outcomes and program completion/transition.
Homeownership Retention <sup>1</sup>	
Six Months	Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program that are unable to be verified by any available means.
%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.
1. Borrower still owns home	
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	