



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
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	101	27058
3	Number of Unique Borrowers Denied Assistance	92	5622
4	Number of Unique Borrowers Withdrawn from Program	40	5952
5	Number of Unique Borrowers in Process	N/A	81
6	Total Number of Unique Borrower Applicants	N/A	38713
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$10,336,593	\$633,193,862
9	Total Spent on Administrative Support, Outreach, and Counseling	\$175,645	\$57,827,592
10	Geographic Breakdown (by county)		
11	Adams	0	71
12	Allen	0	139
13	Ashland	0	162
14	Ashtabula	1	270
15	Athens	0	46
16	Auglaize	0	42
17	Belmont	0	57
18	Brown	2	157
19	Butler	1	658
20	Carroll	0	46
21	Champaign	0	100
22	Clark	1	448
23	Clermont	1	385
24	Clinton	0	148
25	Columbiana	1	262
26	Coshocton	0	55
27	Crawford	0	135
28	Cuyahoga	19	4081
29	Darke	0	79
30	Defiance	0	52
31	Delaware	1	207
32	Erie	2	143
33	Fairfield	3	276
34	Fayette	0	69
35	Franklin	14	2586
36	Fulton	0	78
37	Gallia	0	26
38	Geauga	0	144
39	Greene	0	317
40	Guernsey	1	53
41	Hamilton	10	1963
42	Hancock	0	108
43	Hardin	0	31
44	Harrison	0	18
45	Henry	0	52
46	Highland	0	184
47	Hocking	0	44
48	Holmes	0	28
49	Huron	0	137
50	Jackson	1	80
51	Jefferson	0	91
52	Knox	0	92

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
53	Lake	1	497
54	Lawrence	0	86
55	Licking	0	308
56	Logan	0	79
57	Lorain	4	812
58	Lucas	4	1204
59	Madison	0	44
60	Mahoning	5	669
61	Marion	0	112
62	Medina	2	669
63	Meigs	0	24
64	Mercer	0	31
65	Miami	0	183
66	Monroe	0	13
67	Montgomery	4	1923
68	Morgan	0	10
69	Morrow	0	84
70	Muskingum	0	184
71	Noble	0	14
72	Ottawa	0	97
73	Paulding	0	16
74	Perry	1	71
75	Pickaway	0	78
76	Pike	0	40
77	Portage	0	361
78	Preble	1	155
79	Putnam	0	43
80	Richland	1	484
81	Ross	1	127
82	Sandusky	0	161
83	Scioto	0	74
84	Seneca	2	116
85	Shelby	0	65
86	Stark	3	833
87	Summit	8	1486
88	Trumbull	3	628
89	Tuscarawas	0	108
90	Union	0	64
91	Van Wert	0	37
92	Vinton	0	26
93	Warren	2	401
94	Washington	0	45
95	Wayne	1	172
96	Williams	0	53
97	Wood	0	222
98	Wyandot	0	29

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
99	Home Mortgage Disclosure Act (HMDA)		
100	Borrower		
101	Race		
102	American Indian or Alaskan Native	0	108
103	Asian	0	138
104	Black or African American	34	6589
105	Native Hawaiian or other Pacific Islander	0	29
106	White	61	19119
107	Information Not Provided by Borrower	6	1075
108	Ethnicity		
109	Hispanic or Latino	2	695
110	Not Hispanic or Latino	92	26193
111	Information Not Provided by Borrower	7	170
112	Sex		
113	Male	52	12803
114	Female	49	14244
115	Information Not Provided by Borrower	0	11
116	Co-Borrower		
117	Race		
118	American Indian or Alaskan Native	0	50
119	Asian	0	101
120	Black or African American	14	1825
121	Native Hawaiian or other Pacific Islander	1	13
122	White	44	9060
123	Information Not Provided by Borrower	10	601
124	Ethnicity		
125	Hispanic or Latino	3	292
126	Not Hispanic or Latino	57	11162
127	Information Not Provided by Borrower	9	196
128	Sex		
129	Male	27	4070
130	Female	37	7516
131	Information Not Provided by Borrower	5	64

Line 2, 3, 4 Program Intake / Evaluation. Number of Unique Borrowers Denied Assistance or Withdrawn from Program will not balance cumulatively as a result of homeowners moving within program states (to approval, for example).

Line 8 Program Expenditures. Total expenditures - T here is a cumulative difference of \$5,694,776.43 between the QFR and QPR as a result of all HSA monies including unearned being accounted for on the QFR.

Line 9 Program Expenditures. Administrative funds - will not balance QoQ as a result of \$6,795 not being accrued in Q4 '18 until after submission of the QPR.

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	16761
4	% of Total Number of Applications	N/A	74.54 %
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	2259
7	% of Total Number of Applications	N/A	10.05 %
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	2462
10	% of Total Number of Applications	N/A	10.95 %
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1003
13	% of Total Number of Applications	N/A	4.46 %
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	22485
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	15115
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	N/A	\$839.21
20	Median 1st Lien Housing Payment After Assistance	N/A	\$839.21
21	Median Length of Time Borrower Receives Assistance	N/A	15
22	Median Assistance Amount	N/A	\$10,897.23
23	Assistance Characteristics		
24	Assistance Provided to Date	\$515,030	\$186,787,781
25	Other Characteristics		
26	<i>Current</i>		
27	Number	0	3707
28	%	N/A	22.12 %
29	<i>Delinquent (30+)</i>		
30	Number	0	2115
31	%	N/A	12.62 %
32	<i>Delinquent (60+)</i>		
33	Number	0	1671
34	%	N/A	9.96%
35	<i>Delinquent (90+)</i>		
36	Number	0	9268
37	%	N/A	55.30 %
38	Borrower Income (\$)		
39	Above \$90,000	0	0.03%
40	\$70,000- \$89,000	0	0.05%
41	\$50,000- \$69,000	0	0.35%
42	Below \$50,000	0	99.57%
43	Hardship		
44	Unemployment	0	11,668
45	Underemployment	0	2,907
46	Divorce	0	367
47	Medical Condition	0	443
48	Death	0	371
49	Other	0	1,005

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	163	16542
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	606
55	%	0.00 %	3.66 %
56	<i>Cancelled</i>		
57	Number	0	647
58	%	0.00 %	3.91 %
59	<i>Deed in Lieu</i>		
60	Number	0	63
61	%	0.00 %	0.38 %
62	<i>Short Sale</i>		
63	Number	0	210
64	%	0.00 %	1.27 %
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	0	26
68	%	0.00 %	0.16 %
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	1240
71	%	0.00 %	7.50 %
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	897
74	%	0.00 %	5.42 %
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	163	12853
77	%	100.00 %	77.70 %

Line 3, 6, 9 Program Intake / Evaluation. Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes.

Lines 19, 20, 22 Medians - increased slightly cumulatively even though no new borrowers were funded. This is a result of payment changes.

Line 27 Other Characteristics - decreased by 2 as a result of the delinquency status at program entry being updated

Line 36 Other Characteristics - increased by 2 as a result of the delinquency status at program entry being updated

Line 50 Program Outcomes. The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 111 borrowers who exited the program in a previous quarter, but were not counted due to the timeframe for processing final records, are included in the cumulative for this quarter.

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	101	22667
4	% of Total Number of Applications	N/A	71.67 %
5	<i>Denied</i>		
6	Number of Borrowers Denied	91	4284
7	% of Total Number of Applications	N/A	13.54 %
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	40	4339
10	% of Total Number of Applications	N/A	13.72 %
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	338
13	% of Total Number of Applications	N/A	1.07 %
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	31628
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	15644
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	\$6,763.03	\$6,123.72
20	Assistance Characteristics		
21	Assistance Provided to Date	\$857,318	\$179,200,414
22	Other Characteristics		
23	<i>Current</i>		
24	Number	3	2582
25	%	2.97 %	11.39 %
26	<i>Delinquent (30+)</i>		
27	Number	4	2359
28	%	3.96 %	10.41 %
29	<i>Delinquent (60+)</i>		
30	Number	4	2115
31	%	3.96 %	9.33 %
32	<i>Delinquent (90+)</i>		
33	Number	90	15611
34	%	89.11 %	68.87 %
35	Borrower Income (\$)		
36	Above \$90,000	0	0.07%
37	\$70,000- \$89,000	6	0.15%
38	\$50,000- \$69,000	9	0.68%
39	Below \$50,000	86	99.10%
40	Hardship		
41	Unemployment	78	13,344
42	Underemployment	0	5,252
43	Divorce	0	741
44	Medical Condition	0	1,396
45	Death	0	436
46	Other	23	1,485
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	92	22479
49	Alternative Outcomes		

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
50	<i>Foreclosure Sale</i>		
51	Number	0	1073
52	%	0.00 %	4.77 %
53	<i>Cancelled</i>		
54	Number	0	337
55	%	0.00 %	1.50 %
56	<i>Deed in Lieu</i>		
57	Number	0	85
58	%	0.00 %	0.39%
59	<i>Short Sale</i>		
60	Number	0	279
61	%	0.00 %	1.24 %
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	0	10
65	%	0.00 %	0.04 %
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	0	102
68	%	0.00 %	0.45 %
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	92	20571
71	%	100.00 %	91.51 %
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	22
74	%	0.00 %	0.10 %

Line 27 Other Characteristics - decreased by 2 as a result of the delinquency status at program entry being updated.

Line 36 Other Characteristics - increased by 2 as a result of the delinquency status at program entry being updated.

Line 47 Program Outcomes. The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 339 borrowers exited the program in a previous quarter, but were not counted due to clerical issues and the timeframe for processing final records. Those borrowers are included in the cumulative for this quarter.

Ohio			
HFA Performance Data Reporting- Program Performance Homeowner Stabilization Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	123
4	% of Total Number of Applications	N/A	19.65%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	503
7	% of Total Number of Applications	N/A	80.35%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	0
10	% of Total Number of Applications	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	626
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	N/A	\$873
20	Median 1st Lien Housing Payment After Assistance	N/A	\$726
21	Median 2nd Lien Housing Payment Before Assistance	N/A	\$0
22	Median 2nd Lien Housing Payment After Assistance	N/A	\$0
23	Median 1st Lien UPB Before Program Entry	N/A	\$95,774
24	Median 1st Lien UPB After Program Entry	N/A	\$26,600
25	Median 2nd Lien UPB Before Program Entry	N/A	\$13,449
26	Median 2nd Lien UPB After Program Entry	N/A	\$0
27	Median Principal Forgiveness	N/A	\$65,185
28	Median Assistance Amount	N/A	\$35,000
29	Assistance Characteristics		
30	Assistance Provided to Date	N/A	\$4,262,000
31	Other Characteristics		
32	<i>Current</i>		
33	Number	N/A	0
34	%	N/A	0.00%
35	<i>Delinquent (30+)</i>		
36	Number	N/A	0
37	%	N/A	0.00%
38	<i>Delinquent (60+)</i>		
39	Number	N/A	0
40	%	N/A	0.00%
41	<i>Delinquent (90+)</i>		
42	Number	N/A	123
43	%	N/A	100.00%

44	Program Outcomes		
45	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	123
46	Alternative Outcomes		
47	<i>Foreclosure Sale</i>		
48	Number	N/A	0
49	%	N/A	0.00%
50	<i>Cancelled</i>		
51	Number	N/A	0
52	%	N/A	0.00%
53	<i>Deed in Lieu</i>		
54	Number	N/A	29
55	%	N/A	23.58%
56	<i>Short Sale</i>		
57	Number	N/A	14
58	%	N/A	11.38%
59	Program Completion/ Transition		
60	<i>Loan Modification Program</i>		
61	Number	N/A	79
62	%	N/A	64.23%
63	<i>Reinstatement/Current/Payoff</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Other - Borrower Still Owns Home</i>		
67	Number	N/A	1
68	%	N/A	0.81%
31 - Cumulative assistance provided to date on the QFR is \$9,956,773.43 which represents the amount of funds disbursed to the Mortgage Resolution Fund. The QPR amount of \$4,262,000 represents the amount of assistance to date remitted to servicers or homeowners to aid in modifications, deed-in-lieu and short sales. The difference is \$5,694,773.43			

Ohio			
HHF Performance Data Reporting- Program Performance Neighborhood Initiative Program			
		QTD	Cumulative
1	Program Evaluation		
2	<i>Approved/Funded</i>		
3	Number of Structures Demolished/Removed	610	12694
4	% of Total Number of Submissions	N/A	97.15%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	1
7	% of Total Number of Submissions	N/A	0.01%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	0	8
10	% of Total Number of Submissions	N/A	0.06%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	364
13	% of Total Number of Submissions	N/A	2.79%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	13067
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$8,964,245	\$182,691,827
19	Median Assistance Spent on Acquisition	\$1,213	\$788
20	Median Assistance Spent on Demolition	\$13,058	\$9,175
21	Median Assistance Spent on Greening	\$700	\$600
22	Total Assistance Reserved	N/A	\$6,394,646
23	Geographic Breakdown (by city/county)		
24	<i>Approved/Funded Number of Structures</i>		
25	Adams	0	6
26	Allen	20	157
27	Ashtabula	17	207
28	Belmont	0	20
29	Butler	4	197
30	Clark	0	118
31	Clinton	0	34
32	Columbiana	7	140
33	Crawford	0	58
34	Cuyahoga	190	3737
35	Erie	3	49
36	Fairfield	0	42
37	Fayette	2	2
38	Franklin	0	992
39	Guernsey	6	8
40	Hamilton	17	388
41	Henry	1	5
42	Jackson	6	6
43	Jefferson	0	139
44	Lake	3	48
45	Lawrence	9	154
46	Licking	0	50
47	Logan	0	6
48	Lorain	0	229
49	Lucas	68	1748
50	Mahoning	37	836
51	Marion	0	43
52	Montgomery	42	910
53	Ottawa	1	18
54	Paulding	6	14
55	Perry	0	0
56	Portage	1	52
57	Richland	12	268
58	Ross	0	4
59	Sandusky	0	20
60	Scioto	0	86
61	Seneca	0	0
62	Shelby	16	56

63	Stark	37	642
64	Summit	14	498
65	Trumbull	90	640
66	Van Wert	1	47
67	Williams	0	20

Line 3 Number of Structures Demolished/Removed decreased cumulatively QoQ as a result of a clerical error in Q4 '18. This error caused an overstatement of 2,545 units in Q4. The actual number of units demolished in Q4 for the quarter summed 2,179 with the cumulative actual being 12,084.

Line 8 Number of Structures Withdrawn decreased cumulatively QoQ as a result of properties that were previously withdrawn becoming eligible.

Lines 24-67 Approved by city/county will not balance cumulatively QoQ as a result of a clerical error in Q4 '18. This error, which also impacted Line 3 stems from the number of structures that had not been submitted for payment being included in the county level count.

Ohio			
HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	1569
4	% of Total Number of Applications	N/A	63.65%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	619
7	% of Total Number of Applications	N/A	25.11%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	277
10	% of Total Number of Applications	N/A	11.24%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	2465
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	229
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	N/A	\$748
20	Median 1st Lien Housing Payment After Assistance	N/A	\$562
21	Median 2nd Lien Housing Payment Before Assistance	N/A	\$150
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	\$77,836
24	Median 1st Lien UPB After Program Entry	N/A	\$57,210
25	Median 2nd Lien UPB Before Program Entry	N/A	\$17,800
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	\$0
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	N/A	\$33,863
30	Assistance Characteristics		
31	Assistance Provided to Date	N/A	\$43,025,530
32	Total Lender/Service Assistance Amount	N/A	\$207,775
33	Lender/Service Match (%)	N/A	0.00%
34	Median Lender/Service Assistance per Borrower	N/A	\$0
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	233
37	<i>Current</i>		
38	Number	N/A	227
39	%	N/A	14.47%
40	<i>Delinquent (30+)</i>		
41	Number	N/A	294
42	%	N/A	18.74%
43	<i>Delinquent (60+)</i>		
44	Number	N/A	161
45	%	N/A	10.26%
46	<i>Delinquent (90+)</i>		
47	Number	N/A	887
48	%	N/A	56.53%

Ohio			
HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	1562
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	N/A	17
54	%	N/A	1.09%
55	<i>Cancelled</i>		
56	Number	N/A	58
57	%	N/A	3.71%
58	<i>Deed in Lieu</i>		
59	Number	N/A	2
60	%	N/A	0.13%
61	<i>Short Sale</i>		
62	Number	N/A	10
63	%	N/A	0.64%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	1420
67	%	N/A	90.91%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	0
70	%	N/A	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	51
73	%	N/A	3.27%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	4
82	%	N/A	0.26%
83	Homeownership Retention		
84	Six Months Number	N/A	1569
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	1565
87	Twelve Months %	N/A	99.87%
88	Twenty-four Months Number	N/A	983
89	Twenty-four Months %	N/A	98.48%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Line, 53, 62, 66 changed as homeowners that were previously closed out as a loan modification in a prior quarter have now had a short sale or foreclosure

Ohio				
HFA Performance Data Reporting- Program Performance Transition Assistance Program				
			QTD	Cumulative
1	Program Intake/Evaluation			
2	<i>Approved</i>			
3	Number of Borrowers Receiving Assistance		N/A	75
4	% of Total Number of Applications		N/A	47.77%
5	<i>Denied</i>			
6	Number of Borrowers Denied		N/A	49
7	% of Total Number of Applications		N/A	31.21%
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn		N/A	33
10	% of Total Number of Applications		N/A	21.02%
11	<i>In Process</i>			
12	Number of Borrowers In Process		N/A	N/A
13	% of Total Number of Applications		N/A	N/A
14	<i>Total</i>			
15	Total Number of Borrowers Applied		N/A	157
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		N/A	6
17	Program Characteristics			
18	General Characteristics			
19	Median 1st Lien Housing Payment Before Assistance		N/A	\$973
20	Median 1st Lien Housing Payment After Assistance		N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance		N/A	\$272
22	Median 2nd Lien Housing Payment After Assistance		N/A	N/A
23	Median 1st Lien UPB Before Program Entry		N/A	\$108,997
24	Median 1st Lien UPB After Program Entry		N/A	N/A
25	Median 2nd Lien UPB Before Program Entry		N/A	\$26,864
26	Median 2nd Lien UPB After Program Entry		N/A	N/A
27	Median Principal Forgiveness		N/A	N/A
28	Median Length of Time Borrower Receives Assistance		N/A	N/A
29	Median Assistance Amount		N/A	\$5,000
30	Assistance Characteristics			
31	Assistance Provided to Date		N/A	\$360,966
32	Total Lender/Servicer Assistance Amount		N/A	N/A
33	Lender/Servicer Match (%)		N/A	N/A
34	Median Lender/Servicer Assistance per Borrower		N/A	N/A
35	Other Characteristics			
36	Median Length of Time from Initial Request to Assistance Granted		N/A	366
37	<i>Current</i>			
38	Number		N/A	15
39	%		N/A	20.00%
40	<i>Delinquent (30+)</i>			
41	Number		N/A	2
42	%		N/A	2.67%
43	<i>Delinquent (60+)</i>			
44	Number		N/A	1
45	%		N/A	1.33%
46	<i>Delinquent (90+)</i>			
47	Number		N/A	57
48	%		N/A	76.00%

Ohio			
HFA Performance Data Reporting- Program Performance Transition Assistance Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	75
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	N/A	0
54	%	N/A	0.00%
55	<i>Cancelled</i>		
56	Number	N/A	3
57	%	N/A	4.00%
58	<i>Deed in Lieu</i>		
59	Number	N/A	N/A
60	%	N/A	N/A
61	<i>Short Sale</i>		
62	Number	N/A	N/A
63	%	N/A	N/A
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	N/A
73	%	N/A	N/A
74	<i>Short Sale</i>		
75	Number	N/A	57
76	%	N/A	76.00%
77	<i>Deed in Lieu</i>		
78	Number	N/A	15
79	%	N/A	20.00%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	N/A
82	%	N/A	N/A
83	Homeownership Retention		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	N/A
87	Twelve Months %	N/A	N/A
88	Twenty-four Months Number	N/A	N/A
89	Twenty-four Months %	N/A	N/A
90	Unreachable Number	N/A	N/A
91	Unreachable %	N/A	N/A

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Ohio			
HFA Performance Data Reporting- Program Performance Lien Elimination Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	1210
4	% of Total Number of Applications	N/A	72.80%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	290
7	% of Total Number of Applications	N/A	17.45%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	162
10	% of Total Number of Applications	N/A	9.75%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1662
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	246
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	N/A	\$440
20	Median 1st Lien Housing Payment After Assistance	N/A	\$0
21	Median 2nd Lien Housing Payment Before Assistance	N/A	\$177
22	Median 2nd Lien Housing Payment After Assistance	N/A	\$0
23	Median 1st Lien UPB Before Program Entry	N/A	\$23,344
24	Median 1st Lien UPB After Program Entry	N/A	\$0
25	Median 2nd Lien UPB Before Program Entry	N/A	\$14,876
26	Median 2nd Lien UPB After Program Entry	N/A	\$0
27	Median Principal Forgiveness	N/A	\$0
28	Median Assistance Amount	N/A	\$22,536
29	Assistance Characteristics		
30	Assistance Provided to Date	N/A	\$23,526,180
31	Other Characteristics		
32	<i>Current</i>		
33	Number	N/A	249
34	%	N/A	20.58%
35	<i>Delinquent (30+)</i>		
36	Number	N/A	113
37	%	N/A	9.34%
38	<i>Delinquent (60+)</i>		
39	Number	N/A	56
40	%	N/A	4.63%
41	<i>Delinquent (90+)</i>		
42	Number	N/A	792
43	%	N/A	65.45%

Ohio			
HFA Performance Data Reporting- Program Performance			
Lien Elimination Program			
		QTD	Cumulative
44	Program Outcomes		
45	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	1210
46	Alternative Outcomes		
47	<i>Foreclosure Sale</i>		
48	Number	1	6
49	%	100.00%	0.50%
50	<i>Cancelled</i>		
51	Number	0	15
52	%	0.00%	1.24%
53	<i>Deed in Lieu</i>		
54	Number	0	1
55	%	0.00%	0.08%
56	<i>Short Sale</i>		
57	Number	0	1
58	%	0	0.08%
59	Program Completion/ Transition		
60	<i>Loan Modification Program</i>		
61	Number	0	0
62	%	0.00%	0.00%
63	<i>Reinstatement/Current/Payoff</i>		
64	Number	0	1184
65	%	0.00%	97.85%
66	<i>Other - Borrower Still Owns Home</i>		
67	Number	0	3
68	%	0.00%	0.25%

Ohio			
HFA Performance Data Reporting- Program Performance Homeownership Retention Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	1929
4	% of Total Number of Applications	N/A	81.05%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	248
7	% of Total Number of Applications	N/A	10.42%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	203
10	% of Total Number of Applications	N/A	8.53%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	2380
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	1755
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	N/A	\$679
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median Length of time Borrower Receives Assistance	N/A	N/A
22	Median Assistance Amount	N/A	\$4,226
23	Assistance Characteristics		
24	Assistance Provided to Date	N/A	\$13,339,164
25	Other Characteristics		
26	<i>Current</i>		
27	Number	N/A	251
28	%	N/A	13.01%
29	<i>Delinquent (30+)</i>		
30	Number	N/A	246
31	%	N/A	12.75%
32	<i>Delinquent (60+)</i>		
33	Number	N/A	186
34	%	N/A	9.64%
35	<i>Delinquent (90+)</i>		
36	Number	N/A	1246
37	%	N/A	64.60%

Ohio			
HFA Performance Data Reporting- Program Performance Homeownership Retention Assistance			
		QTD	Cumulative
38	Program Outcomes		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	1929
40	Alternative Outcomes		
41	<i>Foreclosure Sale</i>		
42	Number	0	26
43	%	0.00%	1.35%
44	<i>Cancelled</i>		
45	Number	0	21
46	%	0.00%	1.09%
47	<i>Deed in Lieu</i>		
48	Number	0	3
49	%	0.00%	0.16%
50	<i>Short Sale</i>		
51	Number	0	13
52	%	0	0.67%
53	Program Completion/ Transition		
54	<i>Loan Modification Program</i>		
55	Number	0	11
56	%	0.00%	0.57%
57	<i>Re-employed/ Regain Appropriate Employment Level</i>		
58	Number	0	0
59	%	0.00%	0.00%
60	<i>Reinstatement/Current/Payoff</i>		
61	Number	0	1844
62	%	0.00%	95.59%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	0	11
65	%	0.00%	0.57%

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 <i>unique</i> 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 <i>unique</i> borrowers <i>not</i> receiving assistance under any of the programs and not withdrawn.
	Number of Unique Borrowers Withdrawn from Program	Total number of <i>unique</i> borrowers who <i>do not</i> 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 <i>unique</i> borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of <i>unique</i> 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	Total amount of assistance disbursed by the HFA across all programs.
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).
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)		
	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
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 of the first mortgage 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 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 denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<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 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 applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who 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 (<i>i.e.</i> , funded borrowers only).
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner 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 paid by homeowner 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 paid by homeowner 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 paid by homeowner after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (<i>e.g.</i> , mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	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). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from HHF join date to first payment date. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Number 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.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent 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.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent 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.
%	Number of borrowers 90+ days delinquent 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 no longer receiving assistance under the program; will not sum in a quarter-over-quarter fashion due to the timeframe for processing final records and/or receipt of notices of an Alternative Outcome.
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. Foreclosure sale is counted if the transaction occurs within 36 months of the borrower exiting the program.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<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. Deed-in-Lieu is counted if the transaction occurs within 36 months of the borrower exiting the program.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<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. Short sale is counted if the transaction occurs within 36 months of the borrower exiting the program.

%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Homeownership Retention	
Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after 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 who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after 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 who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after 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 for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner or withdrawn by the HFA if funds are no longer available.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, and/or approved but not funded. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of structures in process divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and QTD in process).

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance provided by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance provided by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance provided by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance provided by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of aggregate assistance committed to be spent by the HFA (Cumulative number of structures in process multiplied by the maximum amount of assistance per unit). Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

Geographic Breakdown (by City/County)

Approved/Funded Number of Structures	Number of aggregate structures funded in each city or county listed.
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HFA Performance Data Reporting - Program Notes

Mortgage Payment Assistance Program	Program provides monthly mortgage payment assistance on behalf of unemployed and underemployed homeowners.
Modification with Contribution Assistance Program	Program provides assistance to facilitate a permanent mortgage modification.

Rescue Payment Assistance Program	Program provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Transition Assistance Program	Program provides relocation assistance and the extinguishment of liens associated with a short sale or deed-in-lieu.
Lien Elimination Assistance Program	Program provides assistance to reduce or eliminate a lien to create an affordable payment.
Homeownership Retention Assistance Program	Program provides assistance to extinguish subordinate liens and ancillary property expenses.
Homeowner Stabilization Assistance Program	Program provides funds to facilitate modifications for eligible homeowners with mortgages purchased in a distressed asset sale.
Neighborhood Initiative Program	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.