



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
Unique Borrower Count¹			
	Number of Unique Borrowers Receiving Assistance	1431	11546
	Number of Unique Borrowers Denied Assistance	276	2904
	Number of Unique Borrowers Withdrawn from Program	216	3150
	Number of Unique Borrowers in Process	3977	N/A
	Total Number of Unique Borrower Applicants	5900	21577
Program Expenditures (\$)²			
	Total Assistance Provided to Date	23589878.18	144498505.35
	Total Spent on Administrative Support, Outreach, and Counseling	3207052.61	26984830.82
Borrower Income (\$)			
	Above \$90,000	1.40%	0.40%
	\$70,000- \$89,000	4.40%	2.49%
	\$50,000- \$69,000	12.58%	12.19%
	Below \$50,000	81.62%	84.92%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.98%	0.25%
	110%- 119%	1.26%	1.12%
	100%- 109%	1.47%	2.24%
	90%- 99%	2.31%	3.33%
	80%- 89%	3.77%	4.64%
	Below 80%	90.21%	88.42%
Geographic Breakdown (by county)			
	Adams	3	36
	Allen	9	68
	Ashland	11	86
	Ashtabula	15	85
	Athens	2	20
	Auglaize	2	15
	Belmont	6	29
	Brown	8	74
	Butler	28	263
	Carroll	2	28
	Champaign	3	37
	Clark	18	198
	Clermont	30	174
	Clinton	11	63
	Columbiana	10	83
	Coshocton	4	29
	Crawford	9	65
	Cuyahoga	231	1755
	Darke	2	26
	Defiance	2	28
	Delaware	10	82
	Erie	11	49
	Fairfield	11	111
	Fayette	3	25
	Franklin	142	932
	Fulton	4	27
	Gallia	2	12
	Geauga	9	55
	Greene	10	121
	Guernsey	0	22
	Hamilton	92	827
	Hancock	5	59
	Hardin	0	15
	Harrison	0	8
	Henry	4	19
	Highland	8	96
	Hocking	3	14
	Holmes	0	20
	Huron	5	46
	Jackson	2	24
	Jefferson	4	42
	Knox	6	45

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Lake		33	228
Lawrence		3	29
Licking		17	135
Logan		4	43
Lorain		33	324
Lucas		70	548
Madison		2	16
Mahoning		22	202
Marion		7	62
Medina		42	303
Meigs		0	8
Mercer		2	18
Miami		8	72
Monroe		0	3
Montgomery		88	851
Morgan		0	4
Morrow		4	39
Muskingum		11	115
Noble		0	10
Ottawa		9	47
Paulding		2	8
Perry		2	26
Pickaway		10	38
Pike		2	21
Portage		25	137
Preble		14	75
Putnam		0	18
Richland		27	303
Ross		6	57
Sandusky		5	78
Scioto		5	30
Seneca		7	66
Shelby		4	35
Stark		56	443
Summit		81	621
Trumbull		40	223
Tuscarawas		6	59
Union		3	15
Van Wert		3	20
Vinton		0	10
Warren		15	163
Washington		1	15
Wayne		6	83
Williams		4	30
Wood		13	88
Wyandot		2	14

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native	9	55	
Asian	5	59	
Black or African American	373	2800	
Native Hawaiian or other Pacific Islander	2	12	
White	989	8171	
Information Not Provided by Borrower	53	449	
Ethnicity			
Hispanic or Latino	40	314	
Not Hispanic or Latino	1391	11231	
Information Not Provided by Borrower	0	1	
Sex			
Male	698	5760	
Female	733	5786	
Information Not Provided by Borrower	0	0	
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native	1	24	
Asian	3	41	
Black or African American	94	705	
Native Hawaiian or other Pacific Islander	2	4	
White	488	3618	
Information Not Provided by Borrower	22	202	
Ethnicity			
Hispanic or Latino	15	100	
Not Hispanic or Latino	595	4471	
Information Not Provided by Borrower	0	23	
Sex			
Male	208	1450	
Female	402	3121	
Information Not Provided by Borrower	0	23	
Hardship			
Unemployment	706	7395	
Underemployment	401	2551	
Divorce	57	274	
Medical Condition	222	1187	
Death	44	137	
Other	1	2	
Current Loan to Value Ratio (LTV)			
<100%	47.39%	52.15%	
100%-109%	15.09%	13.16%	
110%-120%	10.76%	9.94%	
>120%	26.76%	24.75%	
Current Combined Loan to Value Ratio (CLTV)			
<100%	43.19%	49.04%	
100%-119%	27.39%	24.22%	
120%-139%	13.70%	13.09%	
140%-159%	6.36%	6.11%	
>=160%	9.36%	7.54%	
Delinquency Status (%)			
Current	11.46%	21.94%	
30+	8.11%	5.54%	
60+	6.85%	7.21%	
90+	73.58%	65.31%	
Household Size			
1	340	2679	
2	373	3176	
3	268	2185	
4	239	1868	
5+	211	1638	

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.

2. Total QTD and cumulative total program assistance will not balance to the figures on Q2 2013 QFR. Funds for the Homeowner Stabilization Program were issued to leverage the purchase of a distressed asset pool but have not yet resulted in eligible outcomes. This results in a \$15,000,000.00 variance.

***The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format.**

All other Borrower Characteristic fields should be reported as %

****Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.**

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved</i>			
Number of Borrowers Receiving Assistance ²		871	7392
% of Total Number of Applications		25.83%	63.50%
<i>Denied</i>			
Number of Borrowers Denied		96	1013
% of Total Number of Applications		2.85%	8.70%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		70	902
% of Total Number of Applications		2.08%	7.75%
<i>In Process</i>			
Number of Borrowers In Process		2334	N/A
% of Total Number of Applications		69.24%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3371	11641
Number of Borrowers Participating in Other HFA HFF Programs or Program Components		1422	7357
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$862.24	\$815.00
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		\$94,787.04	\$89,399.44
Median 1st Lien UPB After Program Entry	N/A		N/A
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 ³	N/A		N/A
Median Length of Time Borrower Receives Assistance	N/A		11
Median Assistance Amount		\$1,996.38	\$7,467.68
Assistance Characteristics⁴			
Assistance Provided to Date		\$7,988,088.51	\$55,127,176.90
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
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		188	176
<i>Current</i>			
Number		125	2348
%		14.32%	31.76%
<i>Delinquent (30+)</i>			
Number		93	557
%		10.65%	7.54%
<i>Delinquent (60+)</i>			
Number		73	620
%		8.36%	8.39%
<i>Delinquent (90+)</i>			
Number		582	3867
%		66.67%	52.31%

Ohio

HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance Program

		QTD	Cumulative
Program Outcomes⁵			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) ⁶	320	3403
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	4
	%	0.00%	0.02%
<i>Cancelled</i>			
	Number	3	334
	%	0.94%	9.88%
<i>Deed in Lieu</i>			
	Number	1	1
	%	0.31%	0.01%
<i>Short Sale</i>			
	Number	0	13
	%	0.00%	0.03%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	14
	%	0.00%	0.41%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	10	476
	%	3.13%	14.09%
<i>Reinstatement/Current/Payoff</i>			
	Number	59	603
	%	18.50%	17.85%
<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	242	1929
	%	75.86%	57.09%
Homeownership Retention⁷			
	Six Months Number	N/A	5727
	Six Months %	N/A	99.70%
	Twelve Months Number	N/A	4221
	Twelve Months %	N/A	99.60%
	Twenty-four Months Number	N/A	1081
	Twenty-four Months %	N/A	99.54%
	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.
2. The cumulative number of unique homeowners assisted will not equal Q1 2013 cumulative plus Q2 2013 QTD due to two homeowners returning for assistance and receiving different payment assistance types which recognized them as unique for Q2 2013. The actual 2Q 2013 QTD is 871.
3. Includes second mortgage settlement.
4. Q2 2013 QTD plus Q1 2012 cumulative will not equal Q2 2013 cumulative as we will start reporting program disbursement totals less \$3,263,973.27 in partial payments, recycled in 2011. The actual cumulative total is \$55,127,176.90; this will balance going forward.
5. Cumulative will not equal 1st quarter cumulative plus 2nd quarter QTD due to a number older files being closed out with previous quarter(s) dates.
6. The number of specific outcomes does not equal the total number of homeowners who have completed the program due to alternative outcomes being selected that are not reportable outcomes per this report. The difference is 5 (QTD) and 29 (Cumulative).
7. Borrower still owns home.

Ohio

HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance

		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		104	116
% of Total Number of Applications		14.59%	14.99%
<i>Denied</i>			
Number of Borrowers Denied		67	104
% of Total Number of Applications		9.40%	13.44%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		20	32
% of Total Number of Applications		2.81%	4.13%
<i>In Process</i>			
Number of Borrowers In Process		522	N/A
% of Total Number of Applications		73.20%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		713	774
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		88	181
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$765.30	\$759.55
Median 1st Lien Housing Payment After Assistance		\$633.95	\$613.00
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$87,664.13	\$86,339.32
Median 1st Lien UPB After Program Entry		\$76,907.50	\$76,283.50
Median 2nd Lien UPB Before Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ²		\$0.00	\$0.00
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$22,694.97	\$23,606.57
Assistance Characteristics			
Assistance Provided to Date		\$2,312,922.38	\$2,570,417.88
Total Lender/Servicer Assistance Amount		\$0.00	\$0.00
Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		167	174
<i>Current</i>			
Number		19	20
%		18.27%	17.24%
<i>Delinquent (30+)</i>			
Number		6	6
%		5.77%	5.17%
<i>Delinquent (60+)</i>			
Number		10	11
%		9.62%	9.48%
<i>Delinquent (90+)</i>			
Number		69	79
%		66.34%	68.11%

Ohio

HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	64	75
Alternative Outcomes			
	<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%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	54	65
	%	84.38%	86.67%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	9	9
	%	14.06%	12.00%
	<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	1	1
	%	1.56%	1.33%
Homeownership Retention³			
	Six Months Number	N/A	6
	Six Months %	N/A	100.00%
	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. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.

2. Includes second mortgage settlement.

3. Borrower still owns home.

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1227	10031
% of Total Number of Applications		26.22%	57.16%
<i>Denied</i>			
Number of Borrowers Denied		173	2335
% of Total Number of Applications		3.70%	13.31%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		178	2081
% of Total Number of Applications		3.80%	11.86%
<i>In Process</i>			
Number of Borrowers In Process		3101	N/A
% of Total Number of Applications		66.28%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		4679	17548
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1577	7625
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$844.25	\$800.76
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$93,209.80	\$88,756.57
Median 1st Lien UPB After Program Entry		N/A	N/A
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 ²		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$5,790.91	\$6,678.25
Assistance Characteristics			
Assistance Provided to Date ³		\$11,522,011.03	\$79,487,196.61
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		179	180
<i>Current</i>			
Number		97	1501
%		7.91%	14.96%
<i>Delinquent (30+)</i>			
Number		101	580
%		8.23%	5.78%
<i>Delinquent (60+)</i>			
Number		84	791
%		6.85%	7.89%
<i>Delinquent (90+)</i>			
Number		945	7159
%		77.01%	71.37%

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	457	6450
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	2
	%	0.00%	0.03%
	<i>Cancelled</i>		
	Number	0	92
	%	0.00%	1.43%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	7
	%	0.00%	0.11%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	9
	%	0.00%	0.14%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	120
	%	0.00%	1.85%
	<i>Reinstatement/Current/Payoff</i>		
	Number	457	6213
	%	100.00%	96.33%
	<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	7
	%	0.00%	0.11%
Homeownership Retention⁴			
	Six Months Number	N/A	7638
	Six Months %	N/A	99.88%
	Twelve Months Number	N/A	5638
	Twelve Months %	N/A	99.84%
	Twenty-four Months Number	N/A	1341
	Twenty-four Months %	N/A	99.70%
	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.

2. Includes second mortgage settlement.

3. There is a difference of \$870.05, between the sum of 2Q QTD and Q1 2013 cumulative assistance provided. This variance is a result of a return being posted in the 1st quarter 2013 after the final Q1 2013 QPR had been released.

4. Borrower still owns home.

Ohio			
HFA Performance Data Reporting- Program Performance Transition Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		4	21
% of Total Number of Applications		9.30%	21.00%
<i>Denied</i>			
Number of Borrowers Denied		3	33
% of Total Number of Applications		6.98%	33.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	10
% of Total Number of Applications		0.00%	10.00%
<i>In Process</i>			
Number of Borrowers In Process		36	N/A
% of Total Number of Applications		83.72%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		43	100
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	8
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$1,312.61	\$1,084.35
Median 1st Lien Housing Payment After Assistance		N/A	N/A
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		\$158,500.00	\$114,136.18
Median 1st Lien UPB After Program Entry		N/A	N/A
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 ²		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$5,000.00	\$5,000.00
Assistance Characteristics			
Assistance Provided to Date		\$20,000.00	\$95,000.00
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
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		404	386
<i>Current</i>			
Number		2	3
%		50.00%	14.29%
<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		2	18
%		50.00%	85.71%

Ohio

HFA Performance Data Reporting- Program Performance Transition Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	21
Alternative Outcomes			
	<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
Program Completion/ Transition			
	<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	4	18
	%	100.00%	86.00%
	<i>Deed in Lieu</i>		
	Number	0	3
	%	0.00%	14.00%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention³			
	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

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.

2. Includes second mortgage settlement.

Borrower still owns home.

Ohio			
HFA Performance Data Reporting- Program Performance			
Lien Elimination Program			
		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		70	370
% of Total Number of Applications		12.80%	39.53%
<i>Denied</i>			
Number of Borrowers Denied		25	89
% of Total Number of Applications		4.57%	9.51%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		7	32
% of Total Number of Applications		1.28%	3.42%
<i>In Process</i>			
Number of Borrowers In Process		445	N/A
% of Total Number of Applications		81.35%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		547	936
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		88	212
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$406.93	\$418.17
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		\$24,624.93	\$25,925.16
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 ²		\$0.00	\$930.62
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$22,153.11	\$20,077.71
Assistance Characteristics			
Assistance Provided to Date		\$1,293,159.73	\$6,759,384.93
Total Lender/Servicer Assistance Amount		\$31,203.02	\$2,047,792.67
Borrowers Receiving Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		242	229
<i>Current</i>			
Number		22	63
%		31.43%	17.03%
<i>Delinquent (30+)</i>			
Number		4	12
%		5.71%	3.24%
<i>Delinquent (60+)</i>			
Number		2	12
%		2.86%	3.24%
<i>Delinquent (90+)</i>			
Number		42	283
%		60.00%	76.49%

Ohio		
HFA Performance Data Reporting- Program Performance Lien Elimination Program		
	QTD	Cumulative
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	66	363
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	0	1
%	0.00%	0.27%
<i>Cancelled</i>		
Number	0	1
%	0.00%	0.27%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	0	0
%	0.00%	0.00%
Program Completion/ Transition		
<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	66	361
%	100.00%	99.46%
<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%
Homeownership Retention³		
Six Months Number	N/A	235
Six Months %	N/A	100.00%
Twelve Months Number	N/A	117
Twelve Months %	N/A	100.00%
Twenty-four Months Number	N/A	11
Twenty-four Months %	N/A	100.00%
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.

2. Includes second mortgage settlement.

3. Borrower still owns home.

Ohio

HFA Performance Data Reporting- Program Performance Homeownership Retention Assistance

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		77	79
% of Total Number of Applications		13.87%	14.18%
<i>Denied</i>			
Number of Borrowers Denied		10	10
% of Total Number of Applications		1.80%	1.80%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		8	8
% of Total Number of Applications		1.44%	1.44%
<i>In Process</i>			
Number of Borrowers In Process		460	N/A
% of Total Number of Applications		82.89%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		555	557
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		316	471
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$679.41	\$679.41
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		\$73,596.88	\$73,117.07
Median 1st Lien UPB After Program Entry		\$73,043.73	\$71,056.58
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 ²		\$0.00	\$0.00
Median Length of time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$3,850.95	\$3,802.91
Assistance Characteristics			
Assistance Provided to Date		\$453,696.53	\$459,329.03
Total Lender/Servicer Assistance Amount		\$128.48	\$128.48
Borrowers Receiving Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		163	162
<i>Current</i>			
Number		9	9
%		11.69%	11.39%
<i>Delinquent (30+)</i>			
Number		3	3
%		3.90%	3.80%
<i>Delinquent (60+)</i>			
Number		9	9
%		11.69%	11.39%
<i>Delinquent (90+)</i>			
Number		56	58
%		72.72%	73.42%

Ohio

HFA Performance Data Reporting- Program Performance Homeownership Retention Assistance

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	42	42
Alternative Outcomes			
<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%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0%	0%
<i>Reinstatement/Current/Payoff</i>			
	Number	40	40
	%	95.24%	95.24%
<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	2	2
	%	4.76%	4.76%
Homeownership Retention⁴			
	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. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.

2. Includes second mortgage settlement.

3. Borrower still owns home.

Ohio

HFA Performance Data Reporting- Program Performance Homeowner Stabilization Assistance Program

		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		0	0
% of Total Number of Applications		0.00%	0.00%
<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		0	N/A
% of Total Number of Applications		0.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		0	0
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		0	0
Median 1st Lien UPB After Program Entry		0	0
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ²		0	0
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		0	0
Assistance Characteristics			
Assistance Provided to Date		0	0
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
Other Characteristics			
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%

Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes		
<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%
Program Completion/ Transition		
<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%
Homeownership Retention³		
Six Months Number	N/A	0
Six Months %	N/A	0
Twelve Months Number	N/A	0
Twelve Months %	N/A	0
Twenty-four Months Number	N/A	0
Twenty-four Months %	N/A	0
Unreachable Number	N/A	0
Unreachable %	N/A	0

1. Although funds, in the amount of \$15000000.00, have been disbursed for this program, to date, no dollars have been applied toward an eligible outcome.

2. Includes second mortgage settlement.

3. Borrower still owns home.

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 unique 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 unique borrowers not receiving assistance under any of the programs and not withdrawn
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not 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 unique 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 unique 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 provided to borrowers through HHF program(s)
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.
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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.
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Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
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.
<i>Co-Borrower</i>	
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.
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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.
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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.
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Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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Household Size

All Categories	Household size at the time of assistance.
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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 decided 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 decided 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 households 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 paid by homeowner 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 paid by homeowner 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 paid by homeowner 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 paid by homeowner 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 forgiveness granted (\$). 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		Median amount of assistance (\$).
Assistance Characteristics		
Assistance Provided		assistance).
Total Lender/Service 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/Service Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service 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 households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of households 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 households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of households 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent households 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 households 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 households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in foreclosure.
<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.
%		Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
Number		Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>		
Number		Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in short sale.

Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
<i>Short Sale</i>	
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>	
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
<i>Other - Borrower Still Owns Home</i>	
Number	Number of households 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
Homeownership Retention ¹	
Six Months	Number of households 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 households 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 households 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 households 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 households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of households 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 homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.
1. Borrower still owns home	
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	