



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>1,2</sup></b>			
	Number of Unique Borrowers Receiving Assistance	2354	20316
	Number of Unique Borrowers Denied Assistance	502	4296
	Number of Unique Borrowers Withdrawn from Program	495	4529
	Number of Unique Borrowers in Process	3889	N/A
	Total Number of Unique Borrower Applicants <sup>1</sup>	7240	33030
<b>Program Expenditures (\$)<sup>3</sup></b>			
	Total Assistance Provided to Date	\$43,909,817.42	\$300,216,338.63
	Total Spent on Administrative Support, Outreach, and Counseling	\$4,060,421.60	\$40,465,673.42
<b>Borrower Income (\$)</b>			
	Above \$90,000	1.70%	1.08%
	\$70,000- \$89,000	4.80%	3.49%
	\$50,000- \$69,000	11.98%	12.15%
	Below \$50,000	81.52%	83.28%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	0.47%	0.47%
	110%- 119%	0.89%	1.07%
	100%- 109%	0.93%	1.77%
	90%- 99%	1.87%	2.77%
	80%- 89%	2.72%	3.84%
	Below 80%	93.12%	90.08%
<b>Geographic Breakdown (by county)<sup>4</sup></b>			
	Adams	4	58
	Allen	8	107
	Ashland	15	138
	Ashtabula	25	192
	Athens	5	32
	Auglaize	4	30
	Belmont	1	40
	Brown	22	137
	Butler	59	493
	Carroll	2	34
	Champaign	12	75
	Clark	34	346
	Clermont	41	297
	Clinton	12	124
	Columbiana	29	175
	Coshocton	5	45
	Crawford	16	114
	Cuyahoga	297	2955
	Darke	11	61
	Defiance	2	42
	Delaware	22	152
	Erie	5	97
	Fairfield	23	186
	Fayette	3	53
	Franklin	287	1817
	Fulton	5	61
	Gallia	1	19
	Geauga	8	99
	Greene	34	252
	Guernsey	4	35
	Hamilton	167	1437
	Hancock	8	99
	Hardin	2	22
	Harrison	0	12
	Henry	1	38
	Highland	17	165
	Hocking	6	39
	Holmes	0	27
	Huron	18	100

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<b>Ohio</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
	Jackson	8	51
	Jefferson	5	63
	Knox	6	69

Ohio		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	30	361
Lawrence	8	57
Licking	34	229
Logan	9	64
Lorain	80	613
Lucas	98	985
Madison	8	34
Mahoning	58	433
Marion	8	94
Medina	65	518
Meigs	2	13
Mercer	2	28
Miami	19	145
Monroe	5	9
Montgomery	188	1540
Morgan	3	7
Morrow	5	67
Muskingum	5	148
Noble	0	12
Ottawa	6	75
Paulding	1	15
Perry	6	47
Pickaway	7	64
Pike	8	35
Portage	36	281
Preble	18	129
Putnam	6	34
Richland	35	413
Ross	13	105
Sandusky	8	131
Scioto	10	63
Seneca	9	100
Shelby	4	52
Stark	64	656
Summit	124	1065
Trumbull	43	436
Tuscarawas	2	81
Union	4	40
Van Wert	3	31
Vinton	3	17
Warren	32	292
Washington	2	28
Wayne	21	134
Williams	4	46
Wood	22	178
Wyandot	2	23

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		11	90
Asian		7	98
Black or African American		510	4805
Native Hawaiian or other Pacific Islander		3	21
White		1734	14527
Information Not Provided by Borrower		89	775
<b>Ethnicity</b>			
Hispanic or Latino		50	539
Not Hispanic or Latino		2304	19777
Information Not Provided by Borrower		0	0
<b>Sex</b>			
Male		1107	9766
Female		1247	10550
Information Not Provided by Borrower		0	0
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		3	38
Asian		8	69
Black or African American		159	1305
Native Hawaiian or other Pacific Islander		0	8
White		856	6702
Information Not Provided by Borrower		36	356
<b>Ethnicity</b>			
Hispanic or Latino		20	206
Not Hispanic or Latino		1041	8240
Information Not Provided by Borrower		1	32
<b>Sex</b>			
Male		407	2898
Female		654	5548
Information Not Provided by Borrower		1	32
<b>Hardship</b>			
Unemployment		1183	11544
Underemployment		583	5020
Divorce		115	695
Medical Condition		390	2603
Death		83	452
Other		0	2
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		56.72%	52.58%
100%-109%		12.74%	12.94%
110%-120%		9.94%	10.01%
>120%		20.60%	24.47%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		51.20%	48.89%
100%-119%		24.81%	24.22%
120%-139%		12.23%	13.19%
140%-159%		5.52%	6.20%
>=160%		6.24%	7.50%
<b>Delinquency Status (%)</b>			
Current		13.25%	16.80%
30+		14.57%	9.31%
60+		8.75%	8.01%
90+		63.43%	65.88%
<b>Household Size<sup>5</sup></b>			
1		416	4645
2		485	5286
3		325	3622
4		257	2985
5+		217	2655

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# 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		1412	12525
% of Total Number of Applications		36.79%	71.31%
<i>Denied</i>			
Number of Borrowers Denied		172	1462
% of Total Number of Applications		4.48%	8.32%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		216	1540
% of Total Number of Applications		5.63%	8.77%
<i>In Process</i>			
Number of Borrowers In Process		2037	N/A
% of Total Number of Applications		53.10%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3837	17564
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1324	9850
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$850.14	\$827.18
Median 1st Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment Before Assistance		\$177.88	\$173.13
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$92,261.36	\$89,975.10
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$17,949.71	\$18,572.10
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	11
Median Assistance Amount		\$2,221.58	\$7,924.84
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$13,965,767.46	\$99,951,637.00
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
<b>Other Characteristics<sup>2</sup></b>			
Median Length of Time from Initial Request to Assistance Granted		230	191
<i>Current</i>			
Number		208	2890
%		14.74%	23.07%
<i>Delinquent (30+)</i>			
Number		230	1433
%		16.30%	11.44%
<i>Delinquent (60+)</i>			
Number		137	1150
%		9.71%	9.18%
<i>Delinquent (90+)</i>			
Number		837	7052
%		59.25%	56.31%

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	104	5728
<b>Alternative Outcomes<sup>3</sup></b>			
	<i>Foreclosure Sale</i>		
	Number	0	5
	%	0.00%	0.09%
	<i>Cancelled</i>		
	Number	8	394
	%	7.69%	6.88%
	<i>Deed in Lieu</i>		
	Number	0	1
	%	0.00%	0.02%
	<i>Short Sale</i>		
	Number	1	15
	%	1%	0
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	3	24
	%	2.88%	0.42%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	18	562
	%	17.31%	9.81%
	<i>Reinstatement/Current/Payoff</i>		
	Number	18	1045
	%	17.31%	18.24%
	<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	56	3691
	%	53.81%	64.54%
<b>Homeownership Retention</b>			
	Six Months Number	N/A	9824
	Six Months %	N/A	99.79%
	Twelve Months Number	N/A	7375
	Twelve Months %	N/A	99.74%
	Twenty-four Months Number	N/A	4221
	Twenty-four Months %	N/A	99.60%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1) Prior quarter cumulative "Number of Borrowers Receiving Assistance" plus Q2 QTD will not balance. This is a result of 1 home owner's file that had been deleted in a prior quarter and not added back in until this quarter.

2) Prior quarter cumulative "Current" Characteristic plus "Current Quarter" characteristic will not balance to the cumulative total.

3) Cumulative program specific outcomes do not equal the total number of homeowners who have completed the program due to 9 homeowners having 1 or more outcome selected. Additionally, we have reconciled to Counselor Direct, causing "Borrowers No Longer in The HHF Program" cumulative total to increase significantly QoQ. Also, QoQ specific outcomes will not tie out due to homeowner outcomes changing as updated information is received

# Ohio

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		276	999
% of Total Number of Applications		26.14%	44.74%
<i>Denied</i>			
Number of Borrowers Denied		125	448
% of Total Number of Applications		11.84%	20.06%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		51	182
% of Total Number of Applications		4.83%	8.15%
<i>In Process</i>			
Number of Borrowers In Process		604	N/A
% of Total Number of Applications		57.19%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1056	2233
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		40	149
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$709.93	\$748.45
Median 1st Lien Housing Payment After Assistance		\$569.00	\$588.17
Median 2nd Lien Housing Payment Before Assistance		\$164.19	\$150.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$76,537.97	\$79,365.03
Median 1st Lien UPB After Program Entry		\$59,844.55	\$65,021.02
Median 2nd Lien UPB Before Program Entry		\$15,784.36	\$18,534.99
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		\$34,971.20	\$32,755.18
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$8,035,220.88	\$27,331,248.12
Total Lender/Servicer Assistance Amount		\$0.00	\$93,079.09
Lender/Servicer Match (%)		0	0.01%
Median Lender/Servicer Assistance per Borrower		0	\$14,871.35
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		244	225
<i>Current</i>			
Number		49	156
%		17.75%	15.62%
<i>Delinquent (30+)</i>			
Number		50	160
%		18.12%	16.02%
<i>Delinquent (60+)</i>			
Number		21	90
%		7.61%	9.01%
<i>Delinquent (90+)</i>			
Number		156	593
%		56.52%	59.35%



# Ohio

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

		QTD	Cumulative
<b>Program Outcomes<sup>1</sup></b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	260	879
<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	254	838
	%	97.69%	95.33%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	6	39
	%	2.31%	4.44%
	<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%	0.23%
<b>Homeownership Retention</b>			
	Six Months Number	N/A	455
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	116
	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)QoQ specific outcomes will not tie out due to homeowner outcomes changing as updated information is received. Also we have reconciled to Counselor Direct data causing cumulative "Borrowers No Longer in the HHF Program" to increase by 5 homeowners.

<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</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1843	17115
% of Total Number of Applications		36.53%	65.82%
<i>Denied</i>			
Number of Borrowers Denied		309	3209
% of Total Number of Applications		6.12%	12.34%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		381	3168
% of Total Number of Applications		7.55%	12.18%
<i>In Process</i>			
Number of Borrowers In Process		2512	N/A
% of Total Number of Applications		49.80%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		5045	26004
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1369	10360
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$833.19	\$811.84
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$200.00	\$187.80
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$90,626.51	\$89,253.15
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$18,722.33	\$18,669.96
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		\$4,177.65	\$6,677.40
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$15,456,186.20	\$139,863,024.62
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<sup>1</sup></b>			
Median Length of Time from Initial Request to Assistance Granted		222	190
<i>Current</i>			
Number		146	1914
%		7.92%	11.18%
<i>Delinquent (30+)</i>			
Number		275	1577
%		14.92%	9.21%
<i>Delinquent (60+)</i>			
Number		176	1467
%		9.55%	8.57%
<i>Delinquent (90+)</i>			
Number		1246	12157
%		67.61%	71.04%

<b>Ohio</b>		
<b>HFA Performance Data Reporting- Program Performance Rescue Payment Assistance Program</b>		
	<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	602	10640
<b>Alternative Outcomes<sup>2</sup></b>		
<i>Foreclosure Sale</i>		
Number	0	2
%	0.00%	0.02%
<i>Cancelled</i>		
Number	0	98
%	0.00%	0.92%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	0	8
%	0	0
<b>Program Completion/ Transition</b>		
<i>Loan Modification Program</i>		
Number	0	13
%	0.00%	0.12%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	123
%	0.00%	1.16%
<i>Reinstatement/Current/Payoff</i>		
Number	602	10397
%	100.00%	97.61%
<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	18
%	0.00%	0.17%
<b>Homeownership Retention</b>		
Six Months Number	N/A	13444
Six Months %	N/A	99.93%
Twelve Months Number	N/A	10022
Twelve Months %	N/A	99.91%
Twenty-four Months Number	N/A	5643
Twenty-four Months %	N/A	99.84%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1) Current number QoQ is 3 less than expected. Delinquent 30+ number QoQ is 2 less than expected. This is due to 5 files having the delinquency status changed to Delinquent 90+.

2) Cumulative program specific outcomes do not equal the total number of homeowners who have completed the program due to 11 homeowners having 1 or more outcome selected. QoQ specific outcomes will not tie out due to homeowners outcomes changing as updated information is received. Also, cumulative "Borrowers no longer in the HHF Program" has been reconciled to Counselor Direct data causing a difference of 1,496 homeowners.

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Transition Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		14	63
% of Total Number of Applications		25.00%	38.18%
<i>Denied</i>			
Number of Borrowers Denied		3	43
% of Total Number of Applications		5.36%	26.06%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		4	24
% of Total Number of Applications		7.14%	14.55%
<i>In Process</i>			
Number of Borrowers In Process		35	N/A
% of Total Number of Applications		62.50%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		56	165
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		\$799.03	\$971.84
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$272.35
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$96,590.00	\$108,528.70
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$28,691.79
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		\$5,000.00	\$5,000.00
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$70,000.00	\$305,965.96
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		341	366
<i>Current</i>			
Number		5	14
%		35.71%	22.22%
<i>Delinquent (30+)</i>			
Number		2	2
%		14.29%	3.17%
<i>Delinquent (60+)</i>			
Number		0	1
%		0.00%	1.59%
<i>Delinquent (90+)</i>			
Number		7	46
%		50.00%	73.02%

# Ohio

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

		QTD	Cumulative
<b>Program Outcomes<sup>1</sup></b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	14	63
<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	13	47
	%	71.43%	74.60%
	<i>Deed in Lieu</i>		
	Number	1	16
	%	7.14%	25.39%
	<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

1) QoQ program outcomes do not balance as a result of reconciling deed-in-lieu and short sales that were previously recorded incorrectly as alternative outcomes.

# Ohio

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		157	871
% of Total Number of Applications		23.54%	53.01%
<i>Denied</i>			
Number of Borrowers Denied		49	220
% of Total Number of Applications		7.35%	13.39%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		38	129
% of Total Number of Applications		5.70%	7.85%
<i>In Process</i>			
Number of Borrowers In Process		423	N/A
% of Total Number of Applications		63.41%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		667	1643
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		37	165
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$457.82	\$432.00
Median 1st Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment Before Assistance		\$175.00	\$178.76
Median 2nd Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 1st Lien UPB Before Program Entry		\$22,802.03	\$23,617.72
Median 1st Lien UPB After Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB Before Program Entry		\$14,982.47	\$15,284.79
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		\$22,634.48	\$22,072.66
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$3,105,739.04	\$16,811,324.74
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		267	250
<i>Current</i>			
Number		30	167
%		19.11%	19.17%
<i>Delinquent (30+)</i>			
Number		12	59
%		7.64%	6.77%
<i>Delinquent (60+)</i>			
Number		9	37
%		5.73%	4.25%
<i>Delinquent (90+)</i>			
Number		106	608
%		67.52%	69.81%

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Lien Elimination Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes<sup>1</sup></b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	155	855
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.12%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.12%
	<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<sup>2</sup></b>			
	<i>Loan Modification Program</i>		
	Number	1	1
	%	0.65%	0.12%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	154	851
	%	99.35%	99.52%
	<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%	0.12%
<b>Homeownership Retention</b>			
	Six Months Number	N/A	573
	Six Months %	N/A	99.83%
	Twelve Months Number	N/A	369
	Twelve Months %	N/A	99.73%
	Twenty-four Months Number	N/A	117
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1) QoQ specific outcomes will not tie out due to homeowner outcomes changing as updated information is received.

2) Program Completion - Reinstatement will not balance QoQ as a result of 3 files that were previously slated as having a pay-off, that were subsequently rejected by the servicer.

<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</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		348	1289
% of Total Number of Applications		34.63%	60.07%
<i>Denied</i>			
Number of Borrowers Denied		53	170
% of Total Number of Applications		5.27%	7.92%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		47	130
% of Total Number of Applications		4.68%	6.06%
<i>In Process</i>			
Number of Borrowers In Process		557	N/A
% of Total Number of Applications		55.42%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1005	2146
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		327	1170
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$658.38	\$681.10
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$217.20	\$202.33
Median 2nd Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 1st Lien UPB Before Program Entry		\$76,896.37	\$75,701.00
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$16,479.41	\$16,500.00
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		\$4,278.70	\$3,816.03
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$2,446,803.84	\$8,473,038.19
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<sup>1</sup></b>			
Median Length of Time from Initial Request to Assistance Granted		278	245
<i>Current</i>			
Number		46	146
%		13.22%	11.33%
<i>Delinquent (30+)</i>			
Number		47	148
%		13.51%	11.48%
<i>Delinquent (60+)</i>			
Number		32	120
%		9.20%	9.31%
<i>Delinquent (90+)</i>			
Number		223	875
%		64.07%	67.88%



<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Homeownership Retention Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	184	704
<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<sup>2</sup></b>			
	<i>Loan Modification Program</i>		
	Number	2	6
	%	1.09%	0.85%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	182	696
	%	98.91%	98.87%
	<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%	0.28%
<b>Homeownership Retention</b>			
	Six Months Number	N/A	588
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	79
	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) Delinquent 60+ and Delinquent 90+ will not balance QoQ as a result of one homeowner's file being changed from 60+ to 90+.

2) Reinstatement/Current/Payoff Number reflects a cumulative increase of 9 that will not balance QoQ. This is due to 9 files previously not having been correctly recorded under HRA. QoQ specific outcomes will not tie out due to homeowner outcomes changing as updated information is received (1 from cancelled to reinstatement/current/payoff).

# 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>		20	210
% of Total Number of Applications		17.90%	33.55%
<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		20	N/A
% of Total Number of Applications		N/A	N/A
<i>Total</i>			
Total Number of Borrowers Applied		112	626
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		\$99,331.00	\$100,730.06
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>		\$700,000.00	\$7,350,000.00
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<sup>2</sup></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, 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. As homeowners fail to complete trial modifications, the cumulative amount may decrease.

<b>Ohio</b>		
<b>HHF Performance Data Reporting- Program Performance Neighborhood Initiative Program</b>		
	<b>QTD</b>	<b>Cumulative</b>
<b>Program Evaluation</b>		
<i>Approved/Funded</i>		
Number of Structures Demolished/Removed	14	14
% of Total Number of Submissions	32.56%	32.56%
<i>Denied/Cancelled</i>		
Number of Structures Denied/Cancelled	0	0
% of Total Number of Submissions	0.00%	0.00%
<i>Withdrawn</i>		
Number of Structures Withdrawn	0	0
% of Total Number of Submissions	0.00%	0.00%
<i>In Process</i>		
Number of Structures In Process	29	29
% of Total Number of Submissions	67.44%	67.44%
<i>Total</i>		
Total Number of Structures Submitted for Eligibility Review	43	43
<b>Program Characteristics<sup>1</sup></b>		
<i>Assistance Characteristics</i>		
Total Assistance Provided	\$130,100.00	\$130,100.00
Median Assistance Spent on Acquisition	\$0.00	\$0.00
Median Assistance Spent on Demolition	\$9,675.00	\$9,675.00
Median Assistance Spent on Greening <sup>2</sup>	\$0.00	\$0.00
Total Assistance Reserved	N/A	\$725,000.00
<b>Geographic Breakdown (by county)</b>		
<i>Approved/Funded Number of Structures</i>		
Cuyahoga	14	14
Franklin	0	0
Hamilton	0	0
Lorain	0	0
Lucas	0	0
Mahoning	0	0
Montgomery	0	0
Richland	0	0
Stark	0	0
Summit	0	0
Trumbull	0	0

1) The median acquisition amount may reflect as zero because most structures do not incur an acquisition expense.

2) "Median Assistance Spent on Demolition" includes mandatory site restoration and grass placement is initially funded as a demolition hard cost and maintained during a three year period in the maintenance budget.

## 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.
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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.
----------------	--

#### Geographic Breakdown (by County)

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

<b>Borrower</b>	
<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.
<b>Co-Borrower</b>	
<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.
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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 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 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		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 of 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)	