



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month 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 Count			
	Number of Unique Borrowers Receiving Assistance	1161	7647
	Number of Unique Borrowers Denied Assistance	308	2116
	Number of Unique Borrowers Withdrawn from Program	264	2074
	Number of Unique Borrowers in Process	2827	N/A
	Total Number of Unique Borrower Applicants	4560	14664
Program Expenditures (\$)			
	Total Assistance Provided to Date	18179733.18	86781119.52
	Total Spent on Administrative Support, Outreach, and Counseling	1,538,480.26	17,343,690.66
Borrower Income (\$)			
	Above \$90,000	0.17%	0.12%
	\$70,000- \$89,000	3.10%	2.11%
	\$50,000- \$69,000	9.65%	11.88%
	Below \$50,000	87.08%	85.89%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.00%	0.07%
	110%- 119%	1.21%	0.99%
	100%- 109%	2.07%	2.11%
	90%- 99%	2.33%	3.45%
	80%- 89%	4.66%	4.84%
	Below 80%	89.73%	88.54%
Geographic Breakdown (by county)			
	Adams	4	23
	Allen	10	42
	Ashland	10	59
	Ashtabula	2	44
	Athens	1	14
	Auglaize	1	9
	Belmont	5	17
	Brown	7	45
	Butler	31	177
	Carroll	4	20
	Champaign	3	27
	Clark	21	141
	Clermont	11	98
	Clinton	5	43
	Columbiana	13	47
	Coshocton	3	15
	Crawford	6	46
	Cuyahoga	188	1166
	Darke	3	16
	Defiance	2	20
	Delaware	8	59
	Erie	6	31
	Fairfield	14	86
	Fayette	6	17
	Franklin	78	611
	Fulton	4	16
	Gallia	3	8
	Geauga	5	33
	Greene	17	79
	Guernsey	4	19
	Hamilton	65	573
	Hancock	1	39
	Hardin	0	12
	Harrison	1	6
	Henry	2	13
	Highland	8	55
	Hocking	0	9
	Holmes	1	17
	Huron	6	36
	Jackson	1	12
	Jefferson	4	31
	Knox	5	29

Ohio

HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Lake	29	140
Lawrence	5	15
Licking	13	95
Logan	2	30
Lorain	35	223
Lucas	48	367
Madison	1	13
Mahoning	18	118
Marion	2	45
Medina	35	195
Meigs	0	7
Mercer	3	14
Miami	5	45
Monroe	0	2
Montgomery	97	595
Morgan	0	4
Morrow	4	26
Muskingum	15	80
Noble	3	6
Ottawa	6	28
Paulding	0	3
Perry	3	16
Pickaway	4	22
Pike	3	13
Portage	12	74
Preble	5	46
Putnam	1	14
Richland	41	232
Ross	5	34
Sandusky	10	46
Scioto	3	15
Seneca	8	45
Shelby	3	23
Stark	41	273
Summit	67	416
Trumbull	24	119
Tuscarawas	4	39
Union	0	9
Van Wert	1	11
Vinton	1	8
Warren	13	113
Washington	2	12
Wayne	12	64
Williams	2	24
Wood	6	59
Wyandot	0	9

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native	6	33	
Asian	6	41	
Black or African American	269	1806	
Native Hawaiian or other Pacific Islander	2	9	
White	820	5439	
Information Not Provided by Borrower	58	319	
Ethnicity			
Hispanic or Latino	38	215	
Not Hispanic or Latino	1123	7432	
Information Not Provided by Borrower	0	0	
Sex			
Male	579	3870	
Female	582	3777	
Information Not Provided by Borrower	0	0	
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native	4	19	
Asian	6	28	
Black or African American	67	445	
Native Hawaiian or other Pacific Islander	0	1	
White	376	2345	
Information Not Provided by Borrower	13	139	
Ethnicity			
Hispanic or Latino	6	69	
Not Hispanic or Latino	458	2889	
Information Not Provided by Borrower	2	19	
Sex			
Male	144	910	
Female	320	2048	
Information Not Provided by Borrower	2	19	
Hardship			
Unemployment	751	5382	
Underemployment	259	1466	
Divorce	28	134	
Medical Condition	113	611	
Death	10	53	
Other	0	1	
Current Loan to Value Ratio (LTV)			
<100%	55.64%	52.99%	
100%-109%	10.77%	12.74%	
110%-120%	11.63%	9.99%	
>120%	21.96%	24.28%	
Current Combined Loan to Value Ratio (CLTV)			
<100%	51.42%	50.36%	
100%-119%	24.29%	23.71%	
120%-139%	14.30%	12.66%	
140%-159%	4.39%	5.83%	
>=160%	5.60%	7.44%	
Delinquency Status (%)			
Current	24.21%	26.55%	
30+	5.34%	5.18%	
60+	5.08%	8.34%	
90+	65.37%	59.93%	
Household Size			
1	293	1740	
2	315	2169	
3	207	1410	
4	190	1239	
5+	156	1089	

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		811	5062
% of Total Number of Applications		37.09%	66.89%
<i>Denied</i>			
Number of Borrowers Denied		121	703
% of Total Number of Applications		5.53%	9.29%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		103	651
% of Total Number of Applications		4.71%	8.60%
<i>In Process</i>			
Number of Borrowers In Process		1152	N/A
% of Total Number of Applications		52.67%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2187	7568
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		496	3885
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		814.73	821.12
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		N/A	N/A
Median 1st Lien UPB Before Program Entry		87689.31	89465.25
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	6
Median Assistance Amount		2012.16	6120.41
Assistance Characteristics			
Assistance Provided to Date		8498351.44	35068952.83
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		180	172
<i>Current</i>			
Number		274	1935
%		33.79%	38.23%
<i>Delinquent (30+)</i>			
Number		58	354
%		7.15%	6.99%
<i>Delinquent (60+)</i>			
Number		52	474
%		6.41%	9.36%
<i>Delinquent (90+)</i>			
Number		427	2299
%		52.65%	45.42%

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	281	946
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	4
	%	0.00%	0.42%
	<i>Cancelled</i>		
	Number	68	178
	%	24.20%	18.82%
	<i>Deed in Lieu</i>		
	Number	0	1
	%	0.00%	0.10%
	<i>Short Sale</i>		
	Number	4	13
	%	1.42%	1.37%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	3	10
	%	1.07%	1.06%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	52	229
	%	18.51%	24.21%
	<i>Reinstatement/Current/Payoff</i>		
	Number	106	375
	%	37.72%	39.64%
	<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	48	136
	%	17.08%	14.38%
Homeownership Retention²			
	Six Months Number	N/A	3241
	Six Months %	N/A	99.60%
	Twelve Months Number	N/A	1889
	Twelve Months %	N/A	99.47%
	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. Includes second mortgage settlement			
2. Borrower still owns home			

Ohio			
HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		4	4
% of Total Number of Applications		10.00%	8.70%
<i>Denied</i>			
Number of Borrowers Denied		7	12
% of Total Number of Applications		17.50%	26.09%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		2	3
% of Total Number of Applications		5.00%	6.52%
<i>In Process</i>			
Number of Borrowers In Process		27	N/A
% of Total Number of Applications		67.50%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		40	46
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	6
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		597.18	597.18
Median 1st Lien Housing Payment After Assistance		125.06	125.06
Median 2nd Lien Housing Payment Before Assistance		83	83
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		75777.53	75777.53
Median 1st Lien UPB After Program Entry		63277.53	63277.53
Median 2nd Lien UPB Before Program Entry		30353.5	30353.5
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		25000	25000
Assistance Characteristics			
Assistance Provided to Date		82655.14	82655.14
Total Lender/Servicer Assistance Amount		0	0
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		299	299
<i>Current</i>			
Number		1	1
%		25.00%	25.00%
<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		3	3
%		75.00%	75.00%

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)	4	4
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	4	4
%	100.00%	100.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	0
%	0.00%	0.00%
<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 Retention²		
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. Includes second mortgage settlement		
2. Borrower still owns home		

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		961	6613
% of Total Number of Applications		32.74%	59.99%
<i>Denied</i>			
Number of Borrowers Denied		243	1763
% of Total Number of Applications		8.28%	15.99%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		197	1114
% of Total Number of Applications		6.71%	10.11%
<i>In Process</i>			
Number of Borrowers In Process		1534	N/A
% of Total Number of Applications		52.27%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2935	11024
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		484	3871
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		813.86	801.91
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		89497.67	88987.67
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		4768.21	6150.62
Assistance Characteristics			
Assistance Provided to Date		8406235.54	48444129.74
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		175	178
<i>Current</i>			
Number		134	1198
%		13.94%	18.12%
<i>Delinquent (30+)</i>			
Number		56	370
%		5.83%	5.60%
<i>Delinquent (60+)</i>			
Number		57	622
%		5.93%	9.41%
<i>Delinquent (90+)</i>			
Number		714	4423
%		74.30%	66.87%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		488	3292
Alternative Outcomes			

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
<i>Foreclosure Sale</i>			
Number		0	1
%		0.00%	0.03%
<i>Cancelled</i>			
Number		20	109
%		4.10%	3.31%
<i>Deed in Lieu</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		2	8
%		0.41%	0.24%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		3	12
%		0.61%	0.37%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		14	143
%		2.87%	4.34%
<i>Reinstatement/Current/Payoff</i>			
Number		449	3018
%		92.01%	91.68%
<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%	0.03%
Homeownership Retention²			
Six Months Number		N/A	4332
Six Months %		N/A	99.86%
Twelve Months Number		N/A	2485
Twelve Months %		N/A	99.84%
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. Includes second mortgage settlement			
2. Borrower still owns home			

Ohio		
HFA Performance Data Reporting- Program Performance Transition Assistance Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	3	10
% of Total Number of Applications	10.71%	16.13%
<i>Denied</i>		
Number of Borrowers Denied	6	24
% of Total Number of Applications	21.43%	38.71%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	2	11
% of Total Number of Applications	7.14%	17.74%
<i>In Process</i>		
Number of Borrowers In Process	17	N/A
% of Total Number of Applications	60.72%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	28	62
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	941.22	947.37
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	106930	107729.35
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	5000	4000
Assistance Characteristics		
Assistance Provided to Date	15000	40000
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	424	399
<i>Current</i>		
Number	0	2
%	0.00%	20.00%
<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	3	8
%	100.00%	80.00%

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)	3	10
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	3	7
	%	100.00%	70.00%
	<i>Deed in Lieu</i>		
	Number	0	3
	%	0.00%	30.00%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	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. Includes second mortgage settlement
2. Borrower still owns home

Ohio		
HFA Performance Data Reporting- Program Performance Short Refinance Program		
	QTD	Cumulative
Program Intake/Evaluation		
<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 ¹	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	0	0
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	0	0
<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%

Ohio			
HFA Performance Data Reporting- Program Performance			
Short Refinance Program			
		QTD	Cumulative
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 Retention²			
	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. Includes second mortgage settlement			
2. Borrower still owns home			

Ohio		
HFA Performance Data Reporting- Program Performance Lien Elimination Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	58	175
% of Total Number of Applications	24.68%	47.04%
<i>Denied</i>		
Number of Borrowers Denied	13	29
% of Total Number of Applications	5.53%	7.80%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	1	5
% of Total Number of Applications	0.43%	1.34%
<i>In Process</i>		
Number of Borrowers In Process	163	N/A
% of Total Number of Applications	69.36%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	235	372
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	6	31
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	433.59	464.2
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	24483.64	37648.64
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 ¹	827.35	14849.38
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	23749.38	18546.5
Assistance Characteristics		
Assistance Provided to Date	1177491.06	3145381.81
Total Lender/Servicer Assistance Amount	398926.64	1599496.75
Borrowers Receiving Lender/Servicer Match (%)	58.62%	72.00%
Median Lender/Servicer Assistance per Borrower	898.46	10000
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	220	217
<i>Current</i>		
Number	13	25
%	22.41%	14.29%
<i>Delinquent (30+)</i>		
Number	2	3
%	3.45%	1.71%
<i>Delinquent (60+)</i>		
Number	1	3
%	1.72%	1.71%
<i>Delinquent (90+)</i>		
Number	42	144
%	72.42%	82.29%

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)	58	175
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	58	175
	%	100.00%	100.00%
<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 Retention²			
	Six Months Number	N/A	61
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	35
	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. Includes second mortgage settlement			
2. 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

		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 Receiving Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Denied Assistance	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 Withdrawn from Program	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.
	Number of Unique Borrowers in Process	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
	Total Number of Unique Applicants	

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.
--	----------------	---

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 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.
--	----------------	---

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 applications approved for assistance for the specific program
	% of Total Number of Applications	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
	<i>Denied</i>	
	Number of Borrowers Denied	The total number of applications 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 applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
	<i>Withdrawn</i>	
	Number of Borrowers Withdrawn	The total number of applications 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 applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
	<i>In Process</i>	
	Number of Borrowers In Process	The total number of applications for 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 applications for the specific program that have not been decided and are pending review divided by the total number of applications received for the specific program.
	<i>Total</i>	
	Total Number of Borrowers Applied	Total number of applications received 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.

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/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 applicants.
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 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.
%	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.
%	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)	