



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count<sup>1</sup></b>		
2	Number of Unique Borrowers Receiving Assistance	1294	24214
3	Number of Unique Borrowers Denied Assistance	173	4821
4	Number of Unique Borrowers Withdrawn from Program	280	5134
5	Number of Unique Borrowers in Process	608	N/A
6	Total Number of Unique Borrower Applicants	2355	34777
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date <sup>2</sup>	\$39,398,238.95	\$384,477,155.37
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,441,089.22	\$48,476,243.16
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	2.86%	1.28%
12	\$70,000- \$89,000	5.65%	3.76%
13	\$50,000- \$69,000	13.07%	12.04%
14	Below \$50,000	78.42%	82.92%
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	0.93%	0.50%
17	110%- 119%	1.24%	1.09%
18	100%- 109%	1.56%	1.68%
19	90%- 99%	2.26%	2.66%
20	80%- 89%	2.88%	3.64%
21	Below 80%	91.13%	90.43%
22	<b>Geographic Breakdown (by county)</b>		
23	Adams	6	69
24	Allen	5	128
25	Ashland	4	151
26	Ashtabula	17	243
27	Athens	4	41
28	Auglaize	5	38
29	Belmont	3	48
30	Brown	3	147
31	Butler	39	593
32	Carroll	3	43
33	Champaign	5	89
34	Clark	18	408
35	Clermont	12	352
36	Clinton	7	139
37	Columbiana	21	229
38	Coshocton	3	52
39	Crawford	3	127
40	Cuyahoga	231	3555
41	Darke	5	72
42	Defiance	1	46
43	Delaware	9	184
44	Erie	6	121
45	Fairfield	22	245
46	Fayette	2	61
47	Franklin	138	2256
48	Fulton	2	70
49	Gallia	0	24
50	Geauga	8	126
51	Greene	16	294
52	Guernsey	6	48
53	Hamilton	89	1727
54	Hancock	2	101
55	Hardin	1	28
56	Harrison	3	16
57	Henry	3	48
58	Highland	5	178
59	Hocking	1	43
60	Holmes	0	27
61	Huron	8	124
62	Jackson	5	67
63	Jefferson	4	75
64	Knox	4	85

# Ohio

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	32	437
66	Lawrence	1	66
67	Licking	15	276
68	Logan	3	73
69	Lorain	31	733
70	Lucas	28	1102
71	Madison	1	39
72	Mahoning	34	563
73	Marion	3	103
74	Medina	26	621
75	Meigs	2	20
76	Mercer	2	31
77	Miami	6	166
78	Monroe	0	11
79	Montgomery	73	1780
80	Morgan	1	8
81	Morrow	4	79
82	Muskingum	10	167
83	Noble	0	14
84	Ottawa	2	85
85	Paulding	0	15
86	Perry	3	57
87	Pickaway	7	75
88	Pike	1	38
89	Portage	18	333
90	Preble	4	145
91	Putnam	2	41
92	Richland	26	462
93	Ross	1	114
94	Sandusky	8	152
95	Scioto	1	68
96	Seneca	1	109
97	Shelby	3	62
98	Stark	34	745
99	Summit	85	1320
100	Trumbull	43	542
101	Tuscarawas	3	91
102	Union	5	55
103	Van Wert	4	37
104	Vinton	1	24
105	Warren	18	361
106	Washington	5	36
107	Wayne	8	161
108	Williams	0	47
109	Wood	8	203
110	Wyandot	2	29

# Ohio

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
111	<b>Home Mortgage Disclosure Act (HMDA)</b>		
112	<i>Borrower</i>		
113	<b>Race</b>		
114	American Indian or Alaskan Native	2	99
115	Asian	5	119
116	Black or African American	334	5734
117	Native Hawaiian or other Pacific Islander	3	28
118	White	900	17327
119	Information Not Provided by Borrower	50	907
120	<b>Ethnicity</b>		
121	Hispanic or Latino	28	618
122	Not Hispanic or Latino	1266	23596
123	Information Not Provided by Borrower	0	0
124	<b>Sex</b>		
125	Male	568	11438
126	Female	726	12776
127	Information Not Provided by Borrower	0	0
128	<i>Co-Borrower</i>		
129	<b>Race</b>		
130	American Indian or Alaskan Native	2	44
131	Asian	4	88
132	Black or African American	99	1560
133	Native Hawaiian or other Pacific Islander	2	12
134	White	425	8023
135	Information Not Provided by Borrower	34	437
136	<b>Ethnicity</b>		
137	Hispanic or Latino	15	242
138	Not Hispanic or Latino	547	9883
139	Information Not Provided by Borrower	4	39
140	<b>Sex</b>		
141	Male	221	3564
142	Female	341	6561
143	Information Not Provided by Borrower	4	39
144	<b>Hardship</b>		
145	Unemployment	507	13417
146	Underemployment	408	6027
147	Divorce	65	884
148	Medical Condition	246	3274
149	Death	67	609
150	Other	1	3
151	<b>Current Loan to Value Ratio (LTV)</b>		
152	<100%	59.04%	53.74%
153	100%-109%	11.21%	12.81%
154	110%-120%	9.43%	9.87%
155	>120%	20.32%	23.58%
156	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
157	<100%	53.17%	49.78%
158	100%-119%	23.34%	24.18%
159	120%-139%	11.44%	12.87%
160	140%-159%	6.41%	6.02%
161	>=160%	5.64%	7.15%
162	<b>Delinquency Status (%)</b>		
163	Current	9.81%	16.17%
164	30+	14.37%	10.52%
165	60+	10.36%	8.45%
166	90+	65.46%	64.86%
167	<b>Household Size<sup>3</sup></b>		
168	1	326	5961
169	2	361	6736
170	3	242	4537
171	4	183	3750
172	5+	182	3230

1) Number of Unique Borrowers Denied Assistance or Withdrawn from Program will not balance cumulatively as a result of homeowners moving

within program states (to approval for example)

2) Assistance Provided QTD + last quarter's cumulative will not balance as a result of a decrease in cumulative eligible outcomes for the HFA program Treasury and the U.S. Government and is not intended for reliance by any other person.

of \$735,000 less than the prior quarter + \$1,435,000 in eligible outcomes QTD totaling the difference of \$2,170,000.

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation<sup>1</sup></b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	686	14719
4	% of Total Number of Applications	42.24%	77.82%
5	<i>Denied</i>		
6	Number of Borrowers Denied	51	1611
7	% of Total Number of Applications	3.14%	8.52%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	118	1814
10	% of Total Number of Applications	7.27%	9.59%
11	<i>In Process</i>		
12	Number of Borrowers In Process	769	N/A
13	% of Total Number of Applications	47.35%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1624	18913
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	635	11900
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$871.35	\$830.00
20	Median 1st Lien Housing Payment After Assistance	\$0.00	\$0.00
21	Median 2nd Lien Housing Payment Before Assistance	\$181.93	\$174.50
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$95,117.44	\$90,513.84
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	\$19,786.00	\$18,836.75
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	12
29	Median Assistance Amount	\$2,309.13	\$8,867.95
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$16,768,629.47	\$133,144,960.74
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	287	196
37	<i>Current</i>		
38	Number	69	3194
39	%	10.06%	21.70%
40	<i>Delinquent (30+)</i>		
41	Number	92	1840
42	%	13.41%	12.50%
43	<i>Delinquent (60+)</i>		
44	Number	81	1420
45	%	11.81%	9.65%
46	<i>Delinquent (90+)</i>		
47	Number	444	8265
48	%	64.72%	56.15%

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
49	<b>Program Outcomes<sup>2</sup></b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	536	8205
51	<b>Alternative Outcomes<sup>3</sup></b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	155
54	%	0.00%	1.89%
55	<i>Cancelled</i>		
56	Number	16	508
57	%	2.99%	6.19%
58	<i>Deed in Lieu</i>		
59	Number	1	25
60	%	0.19%	0.30%
61	<i>Short Sale</i>		
62	Number	1	39
63	%	0.19%	0.48%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	2	27
67	%	0.37%	0.33%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	68	849
70	%	12.69%	10.35%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	8	1005
73	%	1.49%	12.25%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	440	5597
82	%	82.09%	68.21%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	12306
85	Six Months %	N/A	98.25%
86	Twelve Months Number	N/A	9628
87	Twelve Months %	N/A	97.80%
88	Twenty-four Months Number	N/A	5537
89	Twenty-four Months %	N/A	96.40%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1) Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes. Additionally, there were 6 homeowners previously marked as both approved and declined. This has been corrected resulting in the cumulative approved borrowers number to not balance.

2) The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 841 borrowers who exited the program in a previous quarter, but were not counted due to the timeframe for processing final records, are included in the cumulative for this quarter.

3) Alternative Outcomes / Program Completion / Transition will not balance cumulative QoQ as outcomes will change when a home goes through the short sale or deed-in-lieu process or is sold at sheriff's sale. When this occurs, the original outcome is dropped.

Ohio			
HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance			
		QTD	Cumulative
1	<b>Program Intake/Evaluation<sup>1</sup></b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	200	1516
4	% of Total Number of Applications	35.97%	57.25%
5	<i>Denied</i>		
6	Number of Borrowers Denied	49	595
7	% of Total Number of Applications	8.81%	22.47%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	36	266
10	% of Total Number of Applications	6.47%	10.05%
11	<i>In Process</i>		
12	Number of Borrowers In Process	271	N/A
13	% of Total Number of Applications	48.74%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	556	2648
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	26	213
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$774.26	\$750.13
20	Median 1st Lien Housing Payment After Assistance	\$594.81	\$577.70
21	Median 2nd Lien Housing Payment Before Assistance	\$132.67	\$150.00
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$76,484.12	\$78,036.73
24	Median 1st Lien UPB After Program Entry	\$52,691.82	\$59,684.88
25	Median 2nd Lien UPB Before Program Entry	\$17,946.20	\$17,558.01
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	\$0.00	\$0.00
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	\$34,460.00	\$34,020.45
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$5,411,862.95	\$41,881,059.88
32	Total Lender/Servicer Assistance Amount	\$49,805.67	\$162,659.84
33	Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	\$15,263.31	\$13,000
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	300	227
37	<i>Current</i>		
38	Number	22	226
39	%	11.00%	14.91%
40	<i>Delinquent (30+)</i>		
41	Number	46	283
42	%	23.00%	18.67%
43	<i>Delinquent (60+)</i>		
44	Number	32	156
45	%	16.00%	10.29%
46	<i>Delinquent (90+)</i>		
47	Number	100	851
48	%	50.00%	56.13%

Ohio			
HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance			
		QTD	Cumulative
49	<b>Program Outcomes<sup>2</sup></b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	193	1435
51	<b>Alternative Outcomes<sup>3</sup></b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	11
57	%	0.00%	0.77%
58	<i>Deed in Lieu</i>		
59	Number	0	1
60	%	0.00%	0.07%
61	<i>Short Sale</i>		
62	Number	0	1
63	%	0	0.07%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	152	1300
67	%	78.76%	90.59%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	40	117
73	%	20.73%	8.15%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	1	5
82	%	0.52%	0.35%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	997
85	Six Months %	N/A	99.80%
86	Twelve Months Number	N/A	453
87	Twelve Months %	N/A	99.56%
88	Twenty-four Months Number	N/A	6
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1) Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes.

2) The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 52 borrowers who exited the program in a previous quarter, but were not counted due to the timeframe for processing final records, are included in the cumulative for this quarter.

3) Alternative Outcomes / Program Completion / Transition will not balance cumulative QoQ as outcomes will change when a home goes through the short sale or deed-in-lieu process or is sold at sheriff's sale. When this occurs, the original outcome is dropped.



Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation<sup>1</sup></b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	924	20039
4	% of Total Number of Applications	45.70%	71.63%
5	<i>Denied</i>		
6	Number of Borrowers Denied	99	3522
7	% of Total Number of Applications	4.90%	12.59%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	205	3620
10	% of Total Number of Applications	10.14%	12.94%
11	<i>In Process</i>		
12	Number of Borrowers In Process	794	N/A
13	% of Total Number of Applications	39.27%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	2022	27975
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	630	12511
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$828.46	\$815.48
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	\$196.85	\$189.04
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$93,054.51	\$89,716.76
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	\$20,446.44	\$19,000.00
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	\$3,764.81	\$6,444.88
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$8,375,619.91	\$162,646,345.00
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	315	196
37	<i>Current</i>		
38	Number	19	2099
39	%	2.06%	10.47%
40	<i>Delinquent (30+)</i>		
41	Number	122	2065
42	%	13.20%	10.30%
43	<i>Delinquent (60+)</i>		
44	Number	96	1804
45	%	10.39%	9.00%
46	<i>Delinquent (90+)</i>		
47	Number	687	14071
48	%	74.35%	70.22%

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
49	<b>Program Outcomes<sup>2</sup></b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	393	13916
51	<b>Alternative Outcomes<sup>3</sup></b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	322
54	%	0.00%	2.31%
55	<i>Cancelled</i>		
56	Number	1	208
57	%	0.25%	1.49%
58	<i>Deed in Lieu</i>		
59	Number	0	24
60	%	0.00%	0.17%
61	<i>Short Sale</i>		
62	Number	0	36
63	%	0	0.26%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	13
67	%	0.00%	0.09%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	111
70	%	0.00%	0.80%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	392	13183
73	%	99.75%	94.73%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	19
82	%	0.00%	0.14%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	16733
85	Six Months %	N/A	97.77%
86	Twelve Months Number	N/A	13073
87	Twelve Months %	N/A	97.18%
88	Twenty-four Months Number	N/A	7293
89	Twenty-four Months %	N/A	95.37%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1) Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes.

2) The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 1,234 borrowers who exited the program in a previous quarter, but were not counted due to the timeframe for processing final records, are included in the cumulative for this quarter.

3) Alternative Outcomes / Program Completion / Transition will not balance cumulative QoQ as outcomes will change when a home goes through the short sale or deed-in-lieu process or is sold at sheriff's sale. When this occurs, the original outcome is dropped.

Ohio			
HFA Performance Data Reporting- Program Performance Transition Assistance Program			
		QTD	Cumulative
<b>Program Intake/Evaluation<sup>1</sup></b>			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	6	74
	% of Total Number of Applications	17.14%	41.11%
<i>Denied</i>			
	Number of Borrowers Denied	1	49
	% of Total Number of Applications	2.86%	27.22%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	0	29
	% of Total Number of Applications	0.00%	16.11%
<i>In Process</i>			
	Number of Borrowers In Process	28	N/A
	% of Total Number of Applications	80.00%	N/A
<i>Total</i>			
	Total Number of Borrowers Applied	35	180
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	6
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	\$604.50	\$974.49
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	\$175.84	\$272.35
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	\$72,109.82	\$109,465.13
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	\$16,829.41	\$26,864.25
	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	\$25,000.00	\$355,965.96
	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	340	364
<i>Current</i>			
	Number	1	15
	%	16.67%	20.27%
<i>Delinquent (30+)</i>			
	Number	0	2
	%	0.00%	2.70%
<i>Delinquent (60+)</i>			
	Number	0	1
	%	0.00%	1.35%
<i>Delinquent (90+)</i>			
	Number	5	56
	%	83.33%	75.68%

Ohio			
HFA Performance Data Reporting- Program Performance			
Transition Assistance Program			
		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) <sup>2</sup>	5	74
51	<b>Alternative Outcomes<sup>3</sup></b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	2	2
57	%	40.00%	2.70%
58	<i>Deed in Lieu</i>		
59	Number	N/A	N/A
60	%	N/A	N/A
61	<i>Short Sale</i>		
62	Number	N/A	N/A
63	%	N/A	N/A
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	N/A
73	%	N/A	N/A
74	<i>Short Sale</i>		
75	Number	2	58
76	%	40.00%	78.38%
77	<i>Deed in Lieu</i>		
78	Number	1	14
79	%	20.00%	18.92%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	N/A
82	%	N/A	N/A
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	N/A
87	Twelve Months %	N/A	N/A
88	Twenty-four Months Number	N/A	N/A
89	Twenty-four Months %	N/A	N/A
90	Unreachable Number	N/A	N/A
91	Unreachable %	N/A	N/A

1) Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes.

2) The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 1 borrower who exited the program in a previous quarter, was not counted due to the timeframe for processing final records, is included in the cumulative for this quarter.

3) Alternative Outcomes / Program Completion / Transition will not balance cumulative QoQ as outcomes will change when a home goes through the short sale or deed-in-lieu process or is sold at sheriff's sale. When this occurs, the original outcome is dropped.

Ohio			
HFA Performance Data Reporting- Program Performance			
Lien Elimination Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation<sup>1</sup></b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	116	1160
4	% of Total Number of Applications	30.77%	64.02%
5	<i>Denied</i>		
6	Number of Borrowers Denied	17	276
7	% of Total Number of Applications	4.51%	15.23%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	21	153
10	% of Total Number of Applications	5.57%	8.44%
11	<i>In Process</i>		
12	Number of Borrowers In Process	223	N/A
13	% of Total Number of Applications	59.15%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	377	1812
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components <sup>1</sup>	27	229
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$487.45	\$436.62
20	Median 1st Lien Housing Payment After Assistance	\$0.00	\$0.00
21	Median 2nd Lien Housing Payment Before Assistance	\$135.00	\$179.54
22	Median 2nd Lien Housing Payment After Assistance	\$0.00	\$0.00
23	Median 1st Lien UPB Before Program Entry	\$23,343.94	\$23,263.54
24	Median 1st Lien UPB After Program Entry	\$0.00	\$0.00
25	Median 2nd Lien UPB Before Program Entry	\$12,000.00	\$15,339.29
26	Median 2nd Lien UPB After Program Entry	\$0.00	\$0.00
27	Median Principal Forgiveness	\$0.00	\$0.00
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	\$21,780.03	\$22,367.05
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$2,335,065.27	\$22,493,695.44
32	Total Lender/Servicer Assistance Amount	\$0.00	\$2,047,792.67
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	0.00%	0.00%
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	244	244
37	<i>Current</i>		
38	Number	27	245
39	%	23.28%	21.12%
40	<i>Delinquent (30+)</i>		
41	Number	19	105
42	%	16.38%	9.05%
43	<i>Delinquent (60+)</i>		
44	Number	7	56
45	%	6.03%	4.83%
46	<i>Delinquent (90+)</i>		
47	Number	63	754
48	%	54.31%	65.00%

Ohio			
HFA Performance Data Reporting- Program Performance			
Lien Elimination Program			
		QTD	Cumulative
49	<b>Program Outcomes<sup>2</sup></b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	115	1147
51	<b>Alternative Outcomes<sup>3</sup></b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	1
54	%	0.00%	0.09%
55	<i>Cancelled</i>		
56	Number	0	3
57	%	0.00%	0.26%
58	<i>Deed in Lieu</i>		
59	Number	0	1
60	%	0.00%	0.09%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0	0
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	2
67	%	0.00%	0.17%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	114	1138
73	%	99.13%	99.22%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	1	2
82	%	0.87%	0.17%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	869
85	Six Months %	N/A	99.77%
86	Twelve Months Number	N/A	573
87	Twelve Months %	N/A	99.83%
88	Twenty-four Months Number	N/A	236
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1) Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes.

2) The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 10 borrowers who exited the program in a previous quarter, but were not counted due to the timeframe for processing final records, are included in the cumulative for this quarter.

3) Alternative Outcomes / Program Completion / Transition will not balance cumulative QoQ as outcomes will change when a home goes through the short sale or deed-in-lieu process or is sold at sheriff's sale. When this occurs, the original outcome is dropped.

Ohio			
HFA Performance Data Reporting- Program Performance			
Homeownership Retention Assistance			
		QTD	Cumulative
1	<b>Program Intake/Evaluation<sup>1</sup></b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	236	1844
4	% of Total Number of Applications	42.60%	72.77%
5	<i>Denied</i>		
6	Number of Borrowers Denied	24	236
7	% of Total Number of Applications	4.33%	9.31%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	33	193
10	% of Total Number of Applications	5.96%	7.62%
11	<i>In Process</i>		
12	Number of Borrowers In Process	261	N/A
13	% of Total Number of Applications	47.11%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	554	2534
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	210	1678
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$664.31	\$680.48
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	\$182.60	\$202.91
22	Median 2nd Lien Housing Payment After Assistance	\$0.00	\$0.00
23	Median 1st Lien UPB Before Program Entry	\$71,444.62	\$73,957.63
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	\$16,798.52	\$16,479.41
26	Median 2nd Lien UPB After Program Entry	\$0.00	\$0.00
27	Median Principal Forgiveness	\$0.00	\$0.00
28	Median Length of time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	\$4,402.20	\$4,055.61
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$1,805,176.42	\$12,611,436.92
32	Total Lender/Servicer Assistance Amount	\$0.00	\$1,536.14
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	\$0.00	\$416.15
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	332	254
37	<i>Current</i>		
38	Number	30	243
39	%	12.71%	13.18%
40	<i>Delinquent (30+)</i>		
41	Number	39	236
42	%	16.53%	12.80%
43	<i>Delinquent (60+)</i>		
44	Number	22	178
45	%	9.32%	9.65%
46	<i>Delinquent (90+)</i>		
47	Number	145	1187
48	%	61.44%	64.37%

Ohio			
HFA Performance Data Reporting- Program Performance			
Homeownership Retention Assistance			
		QTD	Cumulative
49	<b>Program Outcomes<sup>2</sup></b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	144	1199
51	<b>Alternative Outcomes<sup>3</sup></b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	4
57	%	0.00%	0.33%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	7
67	%	0.00%	0.58%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	144	1186
73	%	100.00%	98.92%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	2
82	%	0.00%	0.17%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	1289
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	588
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1) Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes.

2) The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 113 borrowers who exited the program in a previous quarter, but were not counted due to the timeframe for processing final records, are included in the cumulative for this quarter.

3) Alternative Outcomes / Program Completion / Transition will not balance cumulative QoQ as outcomes will change when a home goes through the short sale or deed-in-lieu process or is sold at sheriff's sale. When this occurs, the original outcome is dropped.



Ohio			
HFA Performance Data Reporting- Program Performance Homeowner Stabilization Assistance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance <sup>1</sup>	41	186
4	% of Total Number of Applications	6.55%	29.71%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	0.00%	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied <sup>2</sup>	41	626
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$0.00	\$0.00
20	Median 1st Lien Housing Payment After Assistance	\$0.00	\$0.00
21	Median 2nd Lien Housing Payment Before Assistance	\$0.00	\$0.00
22	Median 2nd Lien Housing Payment After Assistance	\$0.00	\$0.00
23	Median 1st Lien UPB Before Program Entry	\$93,218.86	\$102,241.19
24	Median 1st Lien UPB After Program Entry	\$0.00	\$0.00
25	Median 2nd Lien UPB Before Program Entry	\$0.00	\$0.00
26	Median 2nd Lien UPB After Program Entry	\$0.00	\$0.00
27	Median Principal Forgiveness	\$0.00	\$0.00
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	\$0.00	\$0.00
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date <sup>3</sup>	\$1,435,000.00	\$6,510,000.00
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	0	0
39	%	0.00%	0.00%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	0	0
45	%	0.00%	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	0	0
48	%	0.00%	0.00%

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

1) Number of borrowers receiving assistance are those borrowers that have received an eligible outcome (DIL, SS, permanent mod or are within a trial mod period). Homeowners may elect not to complete a trial mod resulting in the cumulative number decreasing QoQ.

2) "Total Number of Borrowers Applied" is not greater than the sum of approvals, denials and in process this quarter as in prior quarter, as all homeowners only had one outcome option - trial mod. No DIL or SS were recorded.

3) Assistance Provided QTD + last quarter's cumulative will not balance as a result of a decrease in cumulative eligible outcomes of \$735,000 less than the prior quarter + \$1,435,000 in eligible outcomes QTD totaling the difference of \$2,170,000.

Ohio			
HHF Performance Data Reporting- Program Performance Neighborhood Initiative Program			
		QTD	Cumulative
1	<b>Program Evaluation</b>		
2	<i>Approved/Funded</i>		
3	Number of Structures Demolished/Removed	284	428
4	% of Total Number of Submissions	73.01%	80.15%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	0
7	% of Total Number of Submissions	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	2	3
10	% of Total Number of Submissions	0.51%	0.56%
11	<i>In Process</i>		
12	Number of Structures In Process	103	103
13	% of Total Number of Submissions	26.48%	19.29%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	389	534
16	<b>Program Characteristics</b>		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$3,241,884.93	\$4,833,691.43
19	Median Assistance Spent on Acquisition <sup>1</sup>	\$0.00	\$0.00
20	Median Assistance Spent on Demolition <sup>2</sup>	\$8,297.50	\$8,195.00
21	Median Assistance Spent on Greening	\$0.00	\$0.00
22	Total Assistance Reserved	N/A	\$2,575,000.00
23	<b>Geographic Breakdown City/County</b>		
24	<i>Approved/Funded Number of Structures</i>		
25	Cuyahoga	272	416
26	Franklin	0	0
27	Hamilton	0	0
28	Lorain	0	0
29	Lucas	0	0
30	Mahoning	0	0
31	Montgomery	0	0
32	Richland	0	0
33	Stark	0	0
34	Summit	0	0
35	Trumbull	12	12

1) The "Median Assistance Spent on Acquisition" amount may reflect as zero because most structures do not incur an acquisition expense.

2) The "Median Assistance Spent on Greening" reflects as zero because, prior to December 1, 2014, site restoration expenses were reported as a demolition costs; per Treasury instruction, these costs were reclassified as Greening effective 12/1/14. The average greening expense for 2014 Q4 is \$84.40; the average total greening expense is \$56.00.

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

#### Unique Borrower Count

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

#### Program Expenditures

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

#### Borrower Income

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

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

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

#### Geographic Breakdown (by County)

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

#### Home Mortgage Disclosure Act (HMDA)

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

#### Hardship

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

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

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

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

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

#### Delinquency Status (%)

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

#### Household Size

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

### HFA Performance Data Reporting- Program Performance

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

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal 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.
<sup>1</sup> Borrower still owns home * Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	