



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</sup></b>			
	Number of Unique Borrowers Receiving Assistance	1270	10115
	Number of Unique Borrowers Denied Assistance	361	2717
	Number of Unique Borrowers Withdrawn from Program	755	3000
	Number of Unique Borrowers in Process	2631	N/A
	Total Number of Unique Borrower Applicants	5017	18463
<b>Program Expenditures (\$)<sup>2</sup></b>			
	Total Assistance Provided to Date	15891292.24	120908627.2
	Total Spent on Administrative Support, Outreach, and Counseling	2148965.99	23777778.21
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.87%	0.25%
	\$70,000- \$89,000	2.99%	2.20%
	\$50,000- \$69,000	13.54%	12.10%
	Below \$50,000	82.60%	85.45%
<b>Borrower Income as Percent of Area Median Income (AMI)<sup>3</sup></b>			
	Above 120%	0.39%	0.14%
	110%- 119%	2.05%	1.10%
	100%- 109%	3.39%	2.34%
	90%- 99%	3.54%	3.49%
	80%- 89%	4.96%	4.75%
	Below 80%	85.67%	88.18%
<b>Geographic Breakdown (by county)</b>			
	Adams	2	33
	Allen	4	59
	Ashland	5	75
	Ashtabula	17	70
	Athens	2	18
	Auglaize	3	13
	Belmont	5	23
	Brown	14	66
	Butler	20	235
	Carroll	4	26
	Champaign	1	34
	Clark	21	180
	Clermont	24	144
	Clinton	3	52
	Columbiana	10	73
	Coshocton	4	25
	Crawford	3	56
	Cuyahoga	196	1524
	Darke	4	24
	Defiance	3	26
	Delaware	6	72
	Erie	3	38
	Fairfield	7	100
	Fayette	3	22
	Franklin	85	790
	Fulton	4	23
	Gallia	2	10
	Geauga	9	46
	Greene	18	111
	Guernsey	3	22
	Hamilton	80	735
	Hancock	11	54
	Hardin	2	15
	Harrison	1	8
	Henry	0	15
	Highland	16	88
	Hocking	2	11
	Holmes	1	20
	Huron	3	41
	Jackson	4	22
	Jefferson	3	38
	Knox	7	39

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Lake		25	195
Lawrence		5	26
Licking		11	118
Logan		4	39
Lorain		29	291
Lucas		55	478
Madison		0	14
Mahoning		33	180
Marion		6	55
Medina		35	261
Meigs		0	8
Mercer		0	16
Miami		8	64
Monroe		1	3
Montgomery		93	763
Morgan		0	4
Morrow		3	35
Muskingum		12	104
Noble		1	10
Ottawa		4	38
Paulding		3	6
Perry		3	24
Pickaway		5	28
Pike		3	19
Portage		24	112
Preble		9	61
Putnam		2	18
Richland		28	276
Ross		12	51
Sandusky		19	73
Scioto		2	25
Seneca		7	59
Shelby		5	31
Stark		58	387
Summit		63	540
Trumbull		35	183
Tuscarawas		6	53
Union		2	12
Van Wert		5	17
Vinton		1	10
Warren		20	148
Washington		0	14
Wayne		7	77
Williams		0	26
Wood		9	75
Wyandot		2	12

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<i>Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native	8		46
Asian	8		54
Black or African American	334		2427
Native Hawaiian or other Pacific Islander	1		10
White	889		7182
Information Not Provided by Borrower	30		396
<b>Ethnicity</b>			
Hispanic or Latino	29		274
Not Hispanic or Latino	1241		9840
Information Not Provided by Borrower	0		1
<b>Sex</b>			
Male	590		5062
Female	680		5053
Information Not Provided by Borrower	0		0
<i>Co-Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native	3		23
Asian	3		38
Black or African American	91		610
Native Hawaiian or other Pacific Islander	1		2
White	390		3128
Information Not Provided by Borrower	15		179
<b>Ethnicity</b>			
Hispanic or Latino	9		85
Not Hispanic or Latino	492		3872
Information Not Provided by Borrower	2		23
<b>Sex</b>			
Male	169		1240
Female	332		2717
Information Not Provided by Borrower	2		23
<b>Hardship</b>			
Unemployment	616		6689
Underemployment	392		2150
Divorce	44		217
Medical Condition	195		965
Death	23		93
Other	0		1
<b>Current Loan to Value Ratio (LTV)</b>			
<100%	50.55%		52.83%
100%-109%	13.70%		12.88%
110%-120%	8.82%		9.84%
>120%	26.93%		24.45%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%	47.17%		49.91%
100%-119%	23.62%		23.78%
120%-139%	14.96%		12.99%
140%-159%	6.93%		6.03%
>=160%	7.32%		7.29%
<b>Delinquency Status (%)</b>			
Current	10.63%		23.39%
30+	5.28%		5.21%
60+	3.62%		7.29%
90+	80.47%		64.11%
<b>Household Size</b>			
1	286		2339
2	332		2803
3	263		1917
4	206		1629
5+	183		1427

1. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.

2. QTD and Cumulative program expense totals are \$19,155,265.51 and \$124,172,600.40 respectively. The figures shown above are less \$3,263,973.27 to reflect partial payments being accounted for in cumulative only going forward.

3. Ohio's statewide AMI limit is based on the county with the highest AMI. As of February 1st, 2013, the AMI standard was changed from a per county limit of 115% based on family size, to 125% of the county in Ohio with the highest AMI for a 5 person family.

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		777	6521
% of Total Number of Applications		29.22%	65.89%
<i>Denied</i>			
Number of Borrowers Denied		147	945
% of Total Number of Applications		5.53%	9.55%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		154	850
% of Total Number of Applications		5.79%	8.59%
<i>In Process</i>			
Number of Borrowers In Process		1581	N/A
% of Total Number of Applications		59.46%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2659	9897
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		961	5784
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$782.12	\$811.39
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		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$87,084.96	\$88,751.87
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>2</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	11
Median Assistance Amount		\$2,036.54	\$7,223.12
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$7,631,154.20	\$50,403,061.66
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		183	176
<i>Current</i>			
Number		133	2221
%		17.12%	34.06%
<i>Delinquent (30+)</i>			
Number		60	466
%		7.72%	7.15%
<i>Delinquent (60+)</i>			
Number		34	548
%		4.38%	8.40%
<i>Delinquent (90+)</i>			
Number		550	3286
%		70.78%	50.39%

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
<b>Program Outcomes<sup>3</sup></b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	237	2991
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	4
	%	0.00%	0.13%
	<i>Cancelled</i>		
	Number	6	332
	%	2.53%	11.10%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	13
	%	0.00%	0.44%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	15
	%	0.00%	0.50%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	32	467
	%	13.50%	15.61%
	<i>Reinstatement/Current/Payoff</i>		
	Number	20	526
	%	8.44%	17.59%
	<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	179	1634
	%	75.53%	54.63%
<b>Homeownership Retention<sup>4</sup></b>			
	Six Months Number	N/A	4997
	Six Months %	N/A	99.66%
	Twelve Months Number	N/A	3234
	Twelve Months %	N/A	99.54%
	Twenty-four Months Number	N/A	295
	Twenty-four Months %	N/A	99.33%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.

2. Includes second mortgage settlement

3. Cumulative number will not equal 4th quarter cumulative plus 1st quarter QTD due to 21 homeowners who received both underemployment and unemployment reporting twice due to system issues. QTD is also reflecting 241 in the system but the actual figure is 237 due to 4 homeowners reporting for both underemployment and unemployment. We have requested Counselor Direct correct this going forward.

4. Borrower still owns home

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation<sup>1</sup></b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		6	12
% of Total Number of Applications		1.84%	3.31%
<i>Denied</i>			
Number of Borrowers Denied		15	40
% of Total Number of Applications		4.60%	11.05%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		7	12
% of Total Number of Applications		2.15%	3.31%
<i>In Process</i>			
Number of Borrowers In Process		298	N/A
% of Total Number of Applications		91.41%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		326	362
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		165	184
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$732.68	\$732.68
Median 1st Lien Housing Payment After Assistance		\$374.20	\$428.33
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$70,252.14	\$89,842.15
Median 1st Lien UPB After Program Entry		\$72,744.99	\$89,184.86
Median 2nd Lien UPB Before Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>2</sup>		\$0.00	\$0.00
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$24,690.72	\$25,000.00
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$114,840.36	<b>\$257,495.50</b>
Total Lender/Servicer Assistance Amount		\$0.00	<b>\$0.00</b>
Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		305	410
<i>Current</i>			
Number		0	1
%		0.00%	8.33%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		1	1
%		16.67%	8.33%
<i>Delinquent (90+)</i>			
Number		5	10
%		83.33%	83.34%

<b>Ohio</b>		
<b>HFA Performance Data Reporting- Program Performance Modification with Contribution 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)	5	11
<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	5	11
%	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%
<b>Homeownership Retention<sup>3</sup></b>		
Six Months Number	N/A	4
Six Months %	N/A	100.00%
Twelve Months Number	N/A	0
Twelve Months %	N/A	0.00%
Twenty-four Months Number	N/A	0
Twenty-four Months %	N/A	0.00%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.

2. Includes second mortgage settlement

3. Borrower still owns home



<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Rescue Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation<sup>1</sup></b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1157	8804
% of Total Number of Applications		29.11%	59.31%
<i>Denied</i>			
Number of Borrowers Denied		288	2238
% of Total Number of Applications		7.25%	15.08%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		687	1959
% of Total Number of Applications		17.29%	13.20%
<i>In Process</i>			
Number of Borrowers In Process		1842	N/A
% of Total Number of Applications		46.35%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3974	14843
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		893	5734
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$779.66	\$795.33
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$86,455.47	\$87,999.25
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>2</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$5,055.30	\$6,498.73
<b>Assistance Characteristics<sup>3</sup></b>			
Assistance Provided to Date		\$10,139,228.60	<b>\$67,964,315.53</b>
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		183	180
<i>Current</i>			
Number		87	1399
%		7.52%	15.89%
<i>Delinquent (30+)</i>			
Number		59	482
%		5.10%	5.47%
<i>Delinquent (60+)</i>			
Number		43	710
%		3.72%	8.06%
<i>Delinquent (90+)</i>			
Number		968	6213
%		83.66%	70.58%

<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 Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	485	5632
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	2
	%	0.00%	0.04%
	<i>Cancelled</i>		
	Number	0	92
	%	0.00%	1.63%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	7
	%	0.00%	0.12%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	10
	%	0.00%	0.18%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	122
	%	0.00%	2.17%
	<i>Reinstatement/Current/Payoff</i>		
	Number	481	5392
	%	99.18%	95.74%
	<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	4	7
	%	0.82%	0.12%
<b>Homeownership Retention<sup>4</sup></b>			
	Six Months Number	N/A	6603
	Six Months %	N/A	99.86%
	Twelve Months Number	N/A	4330
	Twelve Months %	N/A	99.82%
	Twenty-four Months Number	N/A	317
	Twenty-four Months %	N/A	99.37%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.

2. Includes second mortgage settlement

3. Both QTD and Cumulative program totals are less \$5,632.50 as these funds are accounted for in Homeowner Retention Assistance dollars. This stems from system reporting limitations and Counselor Direct not having updated our system to allow for the new program.

4. Borrower still owns home

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Transition Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation<sup>1</sup></b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		4	17
% of Total Number of Applications		11.76%	20.24%
<i>Denied</i>			
Number of Borrowers Denied		4	31
% of Total Number of Applications		11.76%	36.90%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	10
% of Total Number of Applications		0.00%	11.90%
<i>In Process</i>			
Number of Borrowers In Process		26	N/A
% of Total Number of Applications		76.48%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		34	84
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		3	10
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$1,183.06	\$957.88
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$142,193.66	\$104,158.66
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>2</sup>		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		\$20,000.00	<b>\$75,000.00</b>
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		273	386
<i>Current</i>			
Number		0	1
%		0.00%	5.88%
<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		4	16
%		100.00%	94.12%

# Ohio

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

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	17
<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	4	14
	%	100.00%	82.35%
	<i>Deed in Lieu</i>		
	Number	0	3
	%	0.00%	17.65%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
<b>Homeownership Retention<sup>3</sup></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. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.

2. Includes second mortgage settlement

3. Borrower still owns home

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Lien Elimination Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation<sup>1</sup></b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		64	300
% of Total Number of Applications		16.89%	44.64%
<i>Denied</i>			
Number of Borrowers Denied		22	70
% of Total Number of Applications		5.80%	10.42%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		16	25
% of Total Number of Applications		4.22%	3.72%
<i>In Process</i>			
Number of Borrowers In Process		277	N/A
% of Total Number of Applications		73.09%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		379	672
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		54	114
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$358.33	\$420.37
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		\$23,578.28	\$26,668.05
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>2</sup>		\$0.00	\$4,750.27
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$20,674.35	\$19,963.72
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$1,243,539.80	<b>\$5,466,225.20</b>
Total Lender/Service Assistance Amount		\$289,863.29	<b>\$2,016,589.65</b>
Borrowers Receiving Lender/Service Match (%)		14.06%	32.73%
Median Lender/Service Assistance per Borrower		0	0
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		283	227
<i>Current</i>			
Number		7	41
%		10.94%	13.67%
<i>Delinquent (30+)</i>			
Number		2	8
%		3.13%	2.67%
<i>Delinquent (60+)</i>			
Number		2	10
%		3.13%	3.33%
<i>Delinquent (90+)</i>			
Number		53	241
%		82.80%	80.33%

<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</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	64	297
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	1	1
	%	1.56%	0.34%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.34%
	<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	63	295
	%	98.44%	99.32%
	<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>3</sup></b>			
	Six Months Number	N/A	175
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	61
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	1
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new program guidelines and/or circumstances change.

2. Includes second mortgage settlement

3. Borrower still owns home

<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<sup>1</sup></b>			
<i>Approved<sup>2</sup></i>			
Number of Borrowers Receiving Assistance		2	2
% of Total Number of Applications		100.00%	100.00%
<i>Denied<sup>2</sup></i>			
Number of Borrowers Denied		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn<sup>2</sup></i>			
Number of Borrowers Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process<sup>2</sup></i>			
Number of Borrowers In Process		0	N/A
% of Total Number of Applications		0.00%	N/A
<i>Total<sup>2</sup></i>			
Total Number of Borrowers Applied		0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	2
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$885.25	\$885.25
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 1st Lien UPB Before Program Entry		\$62,281.26	\$62,281.26
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB After Program Entry		\$0.00	\$0.00
Median Principal Forgiveness <sup>3</sup>		\$0.00	\$0.00
Median Length of time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$2,816.25	\$2,816.25
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$5,632.50	<b>\$5,632.50</b>
Total Lender/Servicer Assistance Amount		\$0.00	<b>\$0.00</b>
Borrowers Receiving Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
<b>Other Characteristics</b>			
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		2	2
%		100.00%	100.00%

Ohio			
HFA Performance Data Reporting- Program Performance Homeownership Retention Assistance			
		QTD	Cumulative
<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	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%
<b>Homeownership Retention<sup>4</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. Homeowners continue to move between declined, withdrawn and in process as they are reviewed for assistance under new

2. Unable to fully report on this program as Counselor Direct has not updated our system to reflect the new program statistics.  
program guidelines and/or circumstances change.

3. Includes second mortgage settlement

4. Borrower still owns home



## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

#### Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of <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 decided for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of <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 provided to borrowers through HHF program(s)
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)

#### Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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#### Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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#### Geographic Breakdown (by County)

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

<i>Borrower</i>	
<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.
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#### Current Loan to Value Ratio (LTV)

All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
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#### Current Combined Loan to Value Ratio (CLTV)

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

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

All Categories	Household size at the time of assistance.
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### HFA Performance Data Reporting- Program Performance

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

#### Program Intake/Evaluation

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

Program Characteristics		
<b>General Characteristics</b>		
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		Median amount of assistance (\$).
<b>Assistance Characteristics</b>		
Assistance Provided		assistance).
Total Lender/Service Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Service Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching)
<b>Other Characteristics</b>		
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.
<b>Program Outcomes</b>		
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.
<b>Alternative Outcomes</b>		
<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 <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.
<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 <sup>1</sup>	
Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.
1. Borrower still owns home	
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	