



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

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

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance ¹	1465	6486
	Number of Unique Borrowers Denied Assistance ²	356	1878
	Number of Unique Borrowers Withdrawn from Program ²	264	1851
	Number of Unique Borrowers in Process	2531	N/A
	Total Number of Unique Borrower Applicants	4616	12746
Borrower Income (\$)			
	Above \$90,000	0.20%	0.11%
	\$70,000- \$89,000	1.91%	1.92%
	\$50,000- \$69,000	12.23%	12.32%
	Below \$50,000	85.66%	85.65%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.00%	0.09%
	110%- 119%	1.02%	0.96%
	100%- 109%	2.19%	2.11%
	90%- 99%	3.48%	3.67%
	80%- 89%	4.38%	4.87%
	Below 80%	88.93%	88.30%
Geographic Breakdown (by county)			
	Adams	4	19
	Allen	7	32
	Ashland	12	49
	Ashtabula	4	42
	Athens	4	13
	Auglaize	1	8
	Belmont	1	12
	Brown	12	38
	Butler	32	146
	Carroll	2	16
	Champaign	5	24
	Clark	25	120
	Clermont	21	87
	Clinton	11	38
	Columbiana	9	34
	Coshocton	4	12
	Crawford	8	40
	Cuyahoga	229	979
	Darke	1	13
	Defiance	5	18
	Delaware	5	51
	Erie	10	25
	Fairfield	17	72
	Fayette	2	11
	Franklin	103	532
	Fulton	3	12
	Gallia	1	5
	Geauga	4	28
	Greene	11	62
	Guernsey	4	15
	Hamilton	98	508
	Hancock	5	38
	Hardin	2	12
	Harrison	2	5
	Henry	1	11
	Highland	14	47
	Hocking	3	9
	Holmes	4	16
	Huron	3	30
	Jackson	3	11
	Jefferson	4	27
	Knox	2	24

Ohio		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	18	111
Lawrence	6	10
Licking	21	82
Logan	4	28
Lorain	46	188
Lucas	56	319
Madison	3	12
Mahoning	22	100
Marion	7	43
Medina	39	160
Meigs	1	7
Mercer	1	11
Miami	12	40
Monroe	1	2
Montgomery	115	498
Morgan	1	4
Morrow	5	22
Muskingum	21	65
Noble	0	3
Ottawa	5	22
Paulding	0	3
Perry	1	13
Pickaway	5	18
Pike	1	10
Portage	15	62
Preble	12	41
Putnam	5	13
Richland	54	191
Ross	10	29
Sandusky	8	36
Scioto	5	12
Seneca	14	37
Shelby	7	20
Stark	70	232
Summit	80	349
Trumbull	27	95
Tuscarawas	8	35
Union	2	9
Van Wert	2	10
Vinton	3	7
Warren	21	100
Washington	2	10
Wayne	10	52
Williams	2	22
Wood	19	53
Wyandot	0	9

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native	11	27	
Asian	5	35	
Black or African American	331	1537	
Native Hawaiian or other Pacific Islander	3	7	
White	1072	4619	
Information Not Provided by Borrower	43	261	
Ethnicity			
Hispanic or Latino	36	177	
Not Hispanic or Latino	1429	6309	
Information Not Provided by Borrower	0	0	
Sex			
Male	735	3291	
Female	730	3195	
Information Not Provided by Borrower	0	0	
Co-Borrower			
Race			
American Indian or Alaskan Native	5	15	
Asian	3	22	
Black or African American	86	377	
Native Hawaiian or other Pacific Islander	0	1	
White	487	1970	
Information Not Provided by Borrower	23	124	
Ethnicity			
Hispanic or Latino	17	63	
Not Hispanic or Latino	586	2430	
Information Not Provided by Borrower	1	16	
Sex			
Male	187	767	
Female	416	1726	
Information Not Provided by Borrower	1	16	
Hardship			
Unemployment	954	4631	
Underemployment	320	1207	
Divorce	32	106	
Medical Condition	141	498	
Death	18	43	
Other	0	1	
Current Loan to Value Ratio (LTV)			
<100%	55.53%	52.51%	
100%-109%	12.98%	13.09%	
110%-120%	9.56%	9.67%	
>120%	21.93%	24.73%	
Current Combined Loan to Value Ratio (CLTV)			
<100%	50.82%	50.20%	
100%-119%	24.59%	23.57%	
120%-139%	11.82%	12.34%	
140%-159%	5.19%	6.09%	
>=160%	7.58%	7.80%	
Delinquency Status (%)			
Current	18.24%	26.95%	
30+	3.83%	5.16%	
60+	6.69%	8.94%	
90+	71.24%	58.95%	
Household Size			
1	321	1447	
2	463	1854	
3	249	1203	
4	223	1049	
5+	209	933	
1. Fraud repayment was deducted from total number of unique borrowers last quarter additional clarification & guidance received, borrower added back to cumulative numbers 2. Homeowners continue to move between declined, withdrawn, and in process as they are reviewed for assistance under new program guidelines or circumstances change			

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance ¹		996	4251
% of Total Number of Applications		54.49%	70.94%
<i>Denied</i>			
Number of Borrowers Denied		129	600
% of Total Number of Applications		7.06%	10.01%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		128	566
% of Total Number of Applications		7.00%	9.45%
<i>In Process</i>			
Number of Borrowers In Process		575	N/A
% of Total Number of Applications		31.45%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1828	5992
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		362	2978
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		794.98	822.3
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		84829.53	89876.49
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ²		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	6
Median Assistance Amount		2035.44	5435.41
Assistance Characteristics			
Assistance Provided to Date		8025213.14	26570601.39
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		195	170
<i>Current</i>			
Number		259	1664
%		26.00%	39.14%
<i>Delinquent (30+)</i>			
Number		54	296
%		5.42%	6.96%
<i>Delinquent (60+)</i>			
Number		74	422
%		7.43%	9.93%
<i>Delinquent (90+)</i>			
Number		609	1869
%		61.15%	43.97%

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	51	400
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	4	75
	%	7.84%	18.75%
	<i>Deed in Lieu</i>		
	Number	1	1
	%	1.96%	0.25%
	<i>Short Sale</i>		
	Number	5	9
	%	9.80%	2.25%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	1	4
	%	1.96%	1.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	10	132
	%	19.60%	33.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	15	91
	%	29.42%	22.75%
	<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	15	88
	%	29.42%	22.00%
Homeownership Retention³			
	Six Months Number	N/A	2542
	Six Months %	N/A	99.65%
	Twelve Months Number	N/A	1080
	Twelve Months %	N/A	99.54%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. Fraud repayment was deducted from total number of unique borrowers last quarter additional clarification & guidance received, borrower added back to cumulative numbers</p> <p>2. Includes second mortgage settlement</p> <p>3. Borrower still owns home</p>			

Ohio		
HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	0	0
% of Total Number of Applications	0.00%	0.00%
<i>Denied</i>		
Number of Borrowers Denied	5	5
% of Total Number of Applications	38.46%	38.46%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	1	1
% of Total Number of Applications	7.69%	7.69%
<i>In Process</i>		
Number of Borrowers In Process	7	N/A
% of Total Number of Applications	53.85%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	13	13
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	3
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	0	0
Median 1st Lien Housing Payment After Assistance	0	0
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	0	0
Median 1st Lien UPB After Program Entry	0	0
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	0	0
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	0	0
Assistance Characteristics		
Assistance Provided to Date	0	0
Total Lender/Servicer Assistance Amount	0	0
Lender/Servicer Match (%)	0.00%	0.00%
Median Lender/Servicer Assistance per Borrower	0	0
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	0	0
<i>Current</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (30+)</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (60+)</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (90+)</i>		
Number	0	0
%	0.00%	0.00%

Ohio			
HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance ¹		1331	5652
% of Total Number of Applications		56.16%	65.43%
<i>Denied</i>			
Number of Borrowers Denied ¹		284	1506
% of Total Number of Applications		11.98%	17.43%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn ¹		217	942
% of Total Number of Applications		9.16%	10.91%
<i>In Process</i>			
Number of Borrowers In Process		538	N/A
% of Total Number of Applications		22.70%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2370	8638
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		361	2971
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		792.74	799.63
Median 1st Lien Housing Payment After Assistance	N/A		N/A
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		87115.08	88866.62
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry	N/A		N/A
Median Principal Forgiveness ²	N/A		N/A
Median Length of Time Borrower Receives Assistance	N/A		N/A
Median Assistance Amount		4645.72	5955.23
Assistance Characteristics			
Assistance Provided to Date		11067228.39	40037894.2
Total Lender/Servicer Assistance Amount	N/A		N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A		N/A
Median Lender/Servicer Assistance per Borrower	N/A		N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		207	179
<i>Current</i>			
Number		166	1063
%		12.47%	18.81%
<i>Delinquent (30+)</i>			
Number		58	315
%		4.36%	5.57%
<i>Delinquent (60+)</i>			
Number		102	566
%		7.66%	10.01%
<i>Delinquent (90+)</i>			
Number		1005	3708
%		75.51%	65.61%

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	475	2336
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	5	70
	%	1.05%	3.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	4	6
	%	0.84%	0.25%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	1	7
	%	0.21%	0.30%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	6	99
	%	1.26%	4.24%
	<i>Reinstatement/Current/Payoff</i>		
	Number	447	2076
	%	94.11%	88.87%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	12	78
	%	2.53%	3.34%
Homeownership Retention³			
	Six Months Number	N/A	3345
	Six Months %	N/A	99.85%
	Twelve Months Number	N/A	1350
	Twelve Months %	N/A	99.78%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. Number of homeowners approved, declined, and withdrawn fluctuates due to servicer returns (crossing quarters), and reconsideration of applications due to new term sheets and appeals.</p> <p>2. Includes second mortgage settlement</p> <p>3. Borrower still owns home</p>			

Ohio

HFA Performance Data Reporting- Program Performance Transition Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		2	7
% of Total Number of Applications		10.53%	15.91%
<i>Denied</i>			
Number of Borrowers Denied		2	17
% of Total Number of Applications		10.53%	38.64%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		4	9
% of Total Number of Applications		21.05%	20.45%
<i>In Process</i>			
Number of Borrowers In Process		11	N/A
% of Total Number of Applications		57.89%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		19	44
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	2
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		869.61	953.52
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		111332.44	108528.7
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		5000	3000
Assistance Characteristics			
Assistance Provided to Date		10000	25000
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		505	386
<i>Current</i>			
Number		1	2
%		50.00%	28.57%
<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		1	5
%		50.00%	71.43%

Ohio

HFA Performance Data Reporting- Program Performance Transition Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	7
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	1	4
	%	50.00%	57.14%
	<i>Deed in Lieu</i>		
	Number	1	3
	%	50.00%	42.86%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	Twenty-four Months Number	N/A	N/A
	Twenty-four Months %	N/A	N/A
	Unreachable Number	N/A	N/A
	Unreachable %	N/A	N/A
1. Includes second mortgage settlement			
2. Borrower still owns home			

Ohio		
HFA Performance Data Reporting- Program Performance Short Refinance Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	0	0
% of Total Number of Applications	0.00%	0.00%
<i>Denied</i>		
Number of Borrowers Denied	0	0
% of Total Number of Applications	0.00%	0.00%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	0	0
% of Total Number of Applications	0.00%	0.00%
<i>In Process</i>		
Number of Borrowers In Process	0	N/A
% of Total Number of Applications	0.00%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	0	0
Median 1st Lien Housing Payment After Assistance	0	0
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	0	0
Median 1st Lien UPB After Program Entry	0	0
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	0	0
Median Principal Forgiveness ¹	0	0
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	0	0
Assistance Characteristics		
Assistance Provided to Date	0	0
Total Lender/Servicer Assistance Amount	0	0
Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
Median Lender/Servicer Assistance per Borrower	0	0
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	0	0
<i>Current</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (30+)</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (60+)</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (90+)</i>		
Number	0	0
%	0.00%	0.00%

Ohio			
HFA Performance Data Reporting- Program Performance			
Short Refinance Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

Ohio			
HFA Performance Data Reporting- Program Performance Lien Elimination Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		56	117
% of Total Number of Applications		31.82%	49.37%
<i>Denied</i>			
Number of Borrowers Denied		16	16
% of Total Number of Applications		9.09%	6.75%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		3	3
% of Total Number of Applications		1.70%	1.27%
<i>In Process</i>			
Number of Borrowers In Process		101	N/A
% of Total Number of Applications		57.39%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		176	237
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	16
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		463.72	472.96
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		29233.49	43564
Median 1st Lien UPB After Program Entry		0	0
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		13447.91	24528.47
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		23545.69	15000
Assistance Characteristics			
Assistance Provided to Date		1144447.81	1967890.75
Total Lender/Service Assistance Amount		282703.53	1200570.11
Borrowers Receiving Lender/Service Match (%)		60.71%	83.76%
Median Lender/Service Assistance per Borrower		6223.96	13393.3
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		264	211
<i>Current</i>			
Number		5	12
%		8.93%	10.26%
<i>Delinquent (30+)</i>			
Number		0	1
%		0.00%	0.85%
<i>Delinquent (60+)</i>			
Number		1	2
%		1.78%	1.71%
<i>Delinquent (90+)</i>			
Number		50	102
%		89.29%	87.18%

Ohio			
HFA Performance Data Reporting- Program Performance Lien Elimination Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	56	117
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	56	117
	%	100.00%	100.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	49
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	11
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Unique Borrower Count

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

Borrower Income

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

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

Geographic Breakdown (by County)

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

Home Mortgage Disclosure Act (HMDA)

		Borrower
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
		Co-Borrower
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.

Hardship

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

Current Loan to Value Ratio (LTV)

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

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

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

Household Size

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

HFA Performance Data Reporting- Program Performance

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

Program Intake/Evaluation

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

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Median amount of assistance (\$).
Assistance Characteristics		
Assistance Provided		assistance).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of households 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in foreclosure.
<i>Cancelled</i>		
Number		Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
Number		Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>		
Number		Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in short sale.

Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
<i>Short Sale</i>	
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>	
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
<i>Other - Borrower Still Owns Home</i>	
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category
Homeownership Retention ¹	
Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.
1. Borrower still owns home	
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	