



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. **Please note: Ohio updated the area median income limits during the middle of the quarter, this resulted in lower AMIs and some homeowner's that were in process are reporting at greater than 115% for this quarter.**

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	1318	2914
	Number of Unique Borrowers Denied Assistance	336	1058
	Number of Unique Borrowers Withdrawn from Program	393	770
	Number of Unique Borrowers in Process	2345	N/A
	Total Number of Unique Borrower Applicants	4392	7087
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.00%	0.00%
	\$70,000- \$89,000	1.97%	1.78%
	\$50,000- \$69,000	10.93%	10.67%
	Below \$50,000	87.10%	87.55%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	0.38%	0.27%
	110%- 119%	1.21%	1.20%
	100%- 109%	2.43%	1.92%
	90%- 99%	3.26%	3.64%
	80%- 89%	5.08%	4.84%
	Below 80%	87.64%	88.13%
<b>Geographic Breakdown (by county)</b>			
	Adams	9	11
	Allen	8	17
	Ashland	8	19
	Ashtabula	12	24
	Athens	2	5
	Auglaize	0	3
	Belmont	1	9
	Brown	4	13
	Butler	38	67
	Carroll	4	9
	Champaign	6	12
	Clark	32	65
	Clermont	20	45
	Clinton	5	9
	Columbiana	9	13
	Coshocton	3	5
	Crawford	11	18
	Cuyahoga	173	434
	Darke	3	7
	Defiance	4	10
	Delaware	10	22
	Erie	5	8
	Fairfield	13	32
	Fayette	3	4
	Franklin	95	257
	Fulton	1	5
	Gallia	0	2
	Geauga	6	14
	Greene	15	29
	Guernsey	5	10
	Hamilton	123	256
	Hancock	7	21
	Hardin	3	4
	Harrison	1	3
	Henry	1	6
	Highland	9	19
	Hocking	2	4
	Holmes	1	7
	Huron	8	18
	Jackson	2	3
	Jefferson	8	11
	Knox	7	16

Ohio		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	18	60
Lawrence	1	2
Licking	17	30
Logan	7	14
Lorain	33	78
Lucas	64	149
Madison	3	6
Mahoning	19	40
Marion	11	22
Medina	38	71
Meigs	3	4
Mercer	4	6
Miami	8	19
Monroe	1	1
Montgomery	106	206
Morgan	0	1
Morrow	4	5
Muskingum	9	25
Noble	0	3
Ottawa	7	13
Paulding	1	1
Perry	8	9
Pickaway	1	7
Pike	3	4
Portage	18	29
Preble	7	12
Putnam	2	6
Richland	31	77
Ross	8	11
Sandusky	11	17
Scioto	1	3
Seneca	10	19
Shelby	3	6
Stark	40	81
Summit	65	161
Trumbull	17	35
Tuscarawas	6	17
Union	1	5
Van Wert	1	2
Vinton	0	1
Warren	16	44
Washington	5	5
Wayne	9	20
Williams	8	11
Wood	14	24
Wyandot	2	6

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	2	8
Asian	5	18
Black or African American	330	722
Native Hawaiian or other Pacific Islander	2	2
White	918	2033
Information Not Provided by Borrower	61	131
<b>Ethnicity</b>		
Hispanic or Latino	33	77
Not Hispanic or Latino	1285	2837
Information Not Provided by Borrower	0	0
<b>Sex</b>		
Male	662	1492
Female	656	1422
Information Not Provided by Borrower	0	0
<i>Co-Borrower</i>		
<b>Race</b>		
American Indian or Alaskan Native	1	5
Asian	4	9
Black or African American	78	149
Native Hawaiian or other Pacific Islander	0	0
White	387	824
Information Not Provided by Borrower	35	67
<b>Ethnicity</b>		
Hispanic or Latino	15	26
Not Hispanic or Latino	486	1017
Information Not Provided by Borrower	4	11
<b>Sex</b>		
Male	161	314
Female	340	729
Information Not Provided by Borrower	4	11
<b>Hardship</b>		
Unemployment	929	2137
Underemployment	265	539
Divorce	16	40
Medical Condition	99	182
Death	9	16
Other	0	0
<b>Current Loan to Value Ratio (LTV)</b>		
<100%	8.12%	7.72%
100%-109%	9.56%	10.09%
110%-120%	10.24%	9.99%
>120%	72.08%	72.20%
<b>Current Combined Loan to Value Ratio (CLTV)</b>		
<100%	8.12%	7.72%
100%-119%	19.27%	19.53%
120%-139%	11.61%	11.53%
140%-159%	5.69%	6.35%
>=160%	55.31%	54.87%
<b>Delinquency Status (%)</b>		
Current	28.98%	32.36%
30+	5.77%	5.18%
60+	9.03%	9.61%
90+	56.22%	52.85%
<b>Household Size</b>		
1	289	666
2	374	823
3	248	533
4	220	487
5+	187	405

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Rescue Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved		1142	2494
% of Total Number of Applications		45.35%	53.80%
<i>Denied</i>			
Number of Applications Denied		276	860
% of Total Number of Applications		10.96%	18.55%
<i>Withdrawn</i>			
Number of Applications Withdrawn		183	365
% of Total Number of Applications		7.27%	7.87%
<i>In Process</i>			
Number of Applications In Process		917	N/A
% of Total Number of Applications		36.42%	N/A
<i>Total</i>			
Total Number of Applications Received		2518	4636
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		243	1219
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		771.95	801.88
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		87646.59	88000
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 <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		5209.8	5533.22
<b>Assistance Characteristics</b>			
Assistance Provided to Date		7667159.29	<b>16039958.9</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		197	176
<i>Current</i>			
Number		239	588
%		21%	24%
<i>Delinquent (30+)</i>			
Number		67	139
%		6%	6%
<i>Delinquent (60+)</i>			
Number		117	270
%		10%	11%
<i>Delinquent (90+)</i>			
Number		719	1497
%		63%	60%

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Rescue Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	604	1032
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0%	0%
<i>Cancelled</i>			
	Number	48	53
	%	8%	5%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0%	0%
<i>Short Sale</i>			
	Number	0	0
	%	0%	0%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	4	5
	%	1%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	29	49
	%	5%	5%
<i>Reinstatement/Current/Payoff</i>			
	Number	480	882
	%	79%	85%
<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	43	43
	%	7%	4%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	189
	Six Months %	N/A	100%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
1. Includes second mortgage settlement			
2. Borrower still owns home			

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Partial Mortgage Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved		813	1899
% of Total Number of Applications		45.29%	57.65%
<i>Denied</i>			
Number of Applications Denied		79	355
% of Total Number of Applications		4.40%	10.78%
<i>Withdrawn</i>			
Number of Applications Withdrawn		120	257
% of Total Number of Applications		6.69%	7.80%
<i>In Process</i>			
Number of Applications In Process		783	N/A
% of Total Number of Applications		43.62%	N/A
<i>Total</i>			
Total Number of Applications Received		1795	3294
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		250	1255
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		802.31	827.9
Median 1st Lien Housing Payment After Assistance		333.21	357.3
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		89474	91000
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 <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	3
Median Assistance Amount		2060.4	3136.5
<b>Assistance Characteristics</b>			
Assistance Provided to Date		4012576.97	<b>6898028.71</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		192	168
<i>Current</i>			
Number		349	876
%		43%	46%
<i>Delinquent (30+)</i>			
Number		64	126
%		8%	7%
<i>Delinquent (60+)</i>			
Number		83	201
%		10%	11%
<i>Delinquent (90+)</i>			
Number		317	696
%		39%	37%

Ohio			
HFA Performance Data Reporting- Program Performance Partial Mortgage Payment Assistance Program			
		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	167	200
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Cancelled</i>		
	Number	57	64
	%	34%	32%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	2	2
	%	1%	1%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	33	54
	%	20%	27%
	<i>Reinstatement/Current/Payoff</i>		
	Number	20	24
	%	12%	12%
	<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	55	56
	%	33%	28%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	129
	Six Months %	N/A	100%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%

1. Includes second mortgage settlement

2. Borrower still owns home



<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Mortgage Modification with Principal Reduction Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved		25	35
% of Total Number of Applications		42%	43%
<i>Denied</i>			
Number of Applications Denied		4	14
% of Total Number of Applications		7%	17%
<i>Withdrawn</i>			
Number of Applications Withdrawn		2	4
% of Total Number of Applications		3%	5%
<i>In Process</i>			
Number of Applications In Process		28	N/A
% of Total Number of Applications		47%	N/A
<i>Total</i>			
Total Number of Applications Received		59	81
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		484.13	501.53
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		62717.5	62717.5
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 <sup>1</sup>		27628.54	15982.42
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		15000	15000
<b>Assistance Characteristics</b>			
Assistance Provided to Date		302702.5	<b>425845.02</b>
Total Lender/Servicer Assistance Amount		317003.54	<b>664510.05</b>
Lender/Servicer Match (%)		100%	100%
Median Lender/Servicer Assistance per Borrower		15000	15000
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		168	165
<i>Current</i>			
Number		1	5
%		4%	14%
<i>Delinquent (30+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (60+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (90+)</i>			
Number		24	30
%		96%	86%

<b>Ohio</b>		
<b>HFA Performance Data Reporting- Program Performance Mortgage Modification with Principal Reduction 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)	25	35
<b>Alternative Outcomes</b>		
<i>Foreclosure Sale</i>		
Number	0	0
%	0%	0%
<i>Cancelled</i>		
Number	0	0
%	0%	0%
<i>Deed in Lieu</i>		
Number	0	0
%	0%	0%
<i>Short Sale</i>		
Number	0	0
%	0%	0%
<b>Program Completion/ Transition</b>		
<i>Loan Modification Program</i>		
Number	0	0
%	0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	0
%	0%	0%
<i>Reinstatement/Current/Payoff</i>		
Number	25	35
%	100%	100%
<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%	0%
<b>Homeownership Retention<sup>2</sup></b>		
Six Months Number	N/A	1
Six Months %	N/A	100%
Twelve Months Number	N/A	0
Twelve Months %	N/A	0%
Unreachable Number	N/A	0
Unreachable %	N/A	0%

1. Includes second mortgage settlement

2. Borrower still owns home

Ohio			
HFA Performance Data Reporting- Program Performance Transition Assistance Program			
		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved		1	2
% of Total Number of Applications		5%	6%
<i>Denied</i>			
Number of Applications Denied		5	14
% of Total Number of Applications		23%	41%
<i>Withdrawn</i>			
Number of Applications Withdrawn		2	4
% of Total Number of Applications		9%	12%
<i>In Process</i>			
Number of Applications In Process		14	N/A
% of Total Number of Applications		64%	N/A
<i>Total</i>			
Total Number of Applications Received		22	34
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1262.88	719.21
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		141554.65	95590.27
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 <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		3000	3000
<b>Assistance Characteristics</b>			
Assistance Provided to Date		3000	<b>6000</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		282	112
<i>Current</i>			
Number		1	1
%		100%	50%
<i>Delinquent (30+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (60+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (90+)</i>			
Number		0	1
%		0%	50%

# 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)	1	2
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0%	0%
	<i>Cancelled</i>		
	Number	0	0
	%	0%	0%
	<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	0	0
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	1	2
	%	100%	100%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
<b>Homeownership Retention<sup>2</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
	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
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved		0	0
% of Total Number of Applications		0%	0%
<i>Denied</i>			
Number of Applications Denied		0	0
% of Total Number of Applications		0%	0%
<i>Withdrawn</i>			
Number of Applications Withdrawn		0	0
% of Total Number of Applications		0%	0%
<i>In Process</i>			
Number of Applications In Process		0	N/A
% of Total Number of Applications		0%	N/A
<i>Total</i>			
Total Number of Applications Received		0	0
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		0	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 <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance	N/A	N/A	
Median Assistance Amount		0	0
<b>Assistance Characteristics</b>			
Assistance Provided to Date		0	0
Total Lender/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		0%	0%
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%	0%
<i>Delinquent (30+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (60+)</i>			
Number		0	0
%		0%	0%
<i>Delinquent (90+)</i>			
Number		0	0
%		0%	0%

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Short Refinance 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)	0	0
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0%	0%
<i>Cancelled</i>			
	Number	0	0
	%	0%	0%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0%	0%
<i>Short Sale</i>			
	Number	0	0
	%	0%	0%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0%	0%
<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%	0%
<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%	0%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%

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		
	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).
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)		
	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
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 Applications Approved	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 Applications 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 Applications 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 Applications 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 Applications Received	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 <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 (\$).
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 <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.
%	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.
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)	