



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
Unique Borrower Count¹		
Number of Unique Borrowers Receiving Assistance	1877	13423
Number of Unique Borrowers Denied Assistance	338	3180
Number of Unique Borrowers Withdrawn from Program	218	3286
Number of Unique Borrowers in Process	5368	N/A
Total Number of Unique Borrower Applicants	7801	24791
Program Expenditures (\$)		
Total Assistance Provided to Date ²	32660493.03	177158998.38
Total Spent on Administrative Support, Outreach, and Counseling	2279509.35	29264340.17
Borrower Income (\$)		
Above \$90,000	1.91%	0.61%
\$70,000- \$89,000	4.36%	2.74%
\$50,000- \$69,000	12.55%	12.24%
Below \$50,000	81.18%	84.41%
Borrower Income as Percent of Area Median Income (AMI)		
Above 120%	0.79%	0.32%
110%- 119%	0.90%	1.09%
100%- 109%	1.41%	2.13%
90%- 99%	2.32%	3.17%
80%- 89%	2.71%	4.41%
Below 80%	91.87%	88.88%
Geographic Breakdown (by county)		
Adams	5	41
Allen	13	81
Ashland	9	95
Ashtabula	23	108
Athens	0	20
Auglaize	2	17
Belmont	0	29
Brown	17	91
Butler	40	303
Carroll	2	30
Champaign	5	42
Clark	38	236
Clermont	23	197
Clinton	18	81
Columbiana	23	106
Coshocton	4	33
Crawford	9	74
Cuyahoga	327	2082
Darke	8	34
Defiance	2	30
Delaware	10	92
Erie	9	58
Fairfield	14	125
Fayette	5	30
Franklin	146	1078
Fulton	10	37
Gallia	2	14
Geauga	9	64
Greene	28	149
Guernsey	3	25
Hamilton	109	936
Hancock	10	69
Hardin	1	16
Harrison	0	8
Henry	7	26
Highland	14	110
Hocking	6	20
Holmes	1	21
Huron	11	57
Jackson	5	29
Jefferson	5	47
Knox	3	48

Ohio		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	35	263
Lawrence	2	31
Licking	10	145
Logan	2	45
Lorain	73	397
Lucas	103	651
Madison	4	20
Mahoning	53	255
Marion	8	70
Medina	49	352
Meigs	0	8
Mercer	2	20
Miami	18	90
Monroe	0	3
Montgomery	112	963
Morgan	0	4
Morrow	8	47
Muskingum	7	122
Noble	1	11
Ottawa	4	51
Paulding	2	10
Perry	7	33
Pickaway	4	42
Pike	2	23
Portage	37	174
Preble	9	84
Putnam	5	23
Richland	17	320
Ross	11	68
Sandusky	15	93
Scioto	9	39
Seneca	3	69
Shelby	4	39
Stark	54	497
Summit	100	721
Trumbull	58	281
Tuscarawas	6	65
Union	5	20
Van Wert	0	20
Vinton	3	13
Warren	20	183
Washington	3	18
Wayne	11	94
Williams	4	34
Wood	20	108
Wyandot	1	15

Ohio		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)³		
Borrower		
Race		
American Indian or Alaskan Native	8	63
Asian	10	69
Black or African American	424	3224
Native Hawaiian or other Pacific Islander	2	14
White	1263	9434
Information Not Provided by Borrower	72	521
Ethnicity		
Hispanic or Latino	52	367
Not Hispanic or Latino	1727	12957
Information Not Provided by Borrower	0	1
Sex		
Male	849	6607
Female	930	6717
Information Not Provided by Borrower	0	1
Co-Borrower		
Race		
American Indian or Alaskan Native	4	28
Asian	5	46
Black or African American	115	824
Native Hawaiian or other Pacific Islander	0	4
White	596	4218
Information Not Provided by Borrower	43	246
Ethnicity		
Hispanic or Latino	26	126
Not Hispanic or Latino	733	5213
Information Not Provided by Borrower	4	27
Sex		
Male	263	1715
Female	496	3624
Information Not Provided by Borrower	4	27
Hardship³		
Unemployment	807	8202
Underemployment	547	3098
Divorce	80	354
Medical Condition	281	1468
Death	64	201
Other	0	2
Current Loan to Value Ratio (LTV)		
<100%	51.25%	52.00%
100%-109%	11.83%	12.96%
110%-120%	9.80%	9.88%
>120%	27.12%	25.16%
Current Combined Loan to Value Ratio (CLTV)		
<100%	51.26%	52.01%
100%-119%	21.63%	22.81%
120%-139%	12.89%	12.38%
140%-159%	5.91%	5.80%
>=160%	8.31%	7.00%
Delinquency Status (%)³		
Current	8.20%	20.02%
30+	13.75%	6.70%
60+	7.83%	7.29%
90+	65.00%	65.27%
Household Size³		
1	457	3136
2	487	3663
3	346	2531
4	268	2136
5+	221	1859

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. Total QTD and cumulative total program assistance will not balance to the figures on Q2 2013 QFR. Funds for the Homeowner Stabilization Program were issued to leverage the purchase of a distressed asset pool. To date an estimated 3.43 million have been utilized out of the 15.0 million already disbursed, resulting in a QTD variance of 3.43 million and a cumulative variance of 11.57 million.

3. Certain characteristics are not captured for the Homeownership Stabilization Assistance program and therefore, the noted categories will not sum to the total number of homeowners assisted.

*The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format.

All other Borrower Characteristic fields should be reported as %

**Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved²</i>			
Number of Borrowers Receiving Assistance		1104	8495
% of Total Number of Applications		27.25%	63.75%
<i>Denied</i>			
Number of Borrowers Denied		99	1097
% of Total Number of Applications		2.44%	8.23%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		81	967
% of Total Number of Applications		2.00%	7.26%
<i>In Process</i>			
Number of Borrowers In Process		2767	N/A
% of Total Number of Applications		68.31%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		4051	13326
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1397	8892
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$829.73	\$816.79
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		\$90,879.12	\$89,491.86
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 ²		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	11
Median Assistance Amount		\$2,012.52	\$7,462.35
Assistance Characteristics			
Assistance Provided to Date		\$8,837,004.64	\$ 63,964,181.54
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		186	178
<i>Current</i>			
Number		102	2445
%		9.24%	28.78%
<i>Delinquent (30+)</i>			
Number		218	775
%		19.75%	9.12%
<i>Delinquent (60+)</i>			
Number		109	729
%		9.87%	8.58%
<i>Delinquent (90+)</i>			
Number		675	4546
%		61.14%	53.52%

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Outcomes^{3,4}			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	450	4240
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	4
	%	0.00%	0.10%
<i>Cancelled</i>			
	Number	9	350
	%	2.06%	8.34%
<i>Deed in Lieu</i>			
	Number	0	1
	%	0.00%	0.02%
<i>Short Sale</i>			
	Number	0	13
	%	0	0
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	2	16
	%	0.46%	0.38%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	15	495
	%	3.44%	11.79%
<i>Reinstatement/Current/Payoff</i>			
	Number	57	696
	%	13.07%	16.58%
<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	350	2615
	%	80.28%	62.28%
Homeownership Retention⁵			
	Six Months Number	N/A	6503
	Six Months %	N/A	99.72%
	Twelve Months Number	N/A	4997
	Twelve Months %	N/A	99.66%
	Twenty-four Months Number	N/A	1890
	Twenty-four Months %	N/A	99.53%
	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. The cumulative number of unique homeowners assisted will not equal Q2 2013 cumulative plus Q3 2013 QTD due to two homeowners returning for assistance and receiving different payment assistance types which recognized them as unique for Q3 2013. The actual 3Q 2013 QTD is 1104.

3. Cumulative will not equal 2nd quarter cumulative plus 3rd quarter QTD due to a number older files being closed out with previous quarter(s) dates.

4. The number of specific outcomes does not equal the total number of homeowners who have completed the program due to Homeowners in closeout coming back for return assistance and as such, do not remain in closeout status.

5. Borrower still owns home

Ohio			
HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance			
		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		126	242
% of Total Number of Applications		13.71%	20.86%
<i>Denied</i>			
Number of Borrowers Denied		86	180
% of Total Number of Applications		9.36%	15.52%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		23	54
% of Total Number of Applications		2.50%	4.66%
<i>In Process</i>			
Number of Borrowers In Process		684	N/A
% of Total Number of Applications		74.43%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		919	1160
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		67	217
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$768.94	\$762.62
Median 1st Lien Housing Payment After Assistance		\$663.99	\$624.00
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		\$85,320.98	\$85,155.73
Median 1st Lien UPB After Program Entry		\$73,449.15	\$74,752.39
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 ²		\$0.00	\$0.00
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$25,000.00	\$25,000.00
Assistance Characteristics			
Assistance Provided to Date		\$3,232,825.56	\$5,803,243.44
Total Lender/Servicer Assistance Amount		0	0
Lender/Servicer Match (%)		0	0
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		213	196
<i>Current</i>			
Number		20	40
%		15.87%	16.53%
<i>Delinquent (30+)</i>			
Number		12	19
%		9.52%	7.85%
<i>Delinquent (60+)</i>			
Number		10	21
%		7.94%	8.68%
<i>Delinquent (90+)</i>			
Number		84	162
%		66.67%	66.94%

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)	107	174
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	98	157
	%	91.59%	90.23%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	8	15
	%	7.48%	8.62%
	<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	1	2
	%	0.93%	1.15%
Homeownership Retention⁴			
	Six Months Number	N/A	12
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	4
	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. 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 will not equal 2nd quarter cumulative plus 3rd quarter QTD due to a number older files being closed out with previous quarter(s) dates.

4. Borrower still owns home

Ohio

HFA Performance Data Reporting- Program Performance
Rescue Payment Assistance Program

		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1485	11516
% of Total Number of Applications		25.84%	57.29%
<i>Denied</i>			
Number of Borrowers Denied		213	2511
% of Total Number of Applications		3.71%	12.49%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		167	2193
% of Total Number of Applications		2.91%	10.91%
<i>In Process</i>			
Number of Borrowers In Process		3881	N/A
% of Total Number of Applications		67.54%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		5746	20101
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1585	9348
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$826.19	\$803.40
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		\$91,148.67	\$89,000.00
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 ²		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$5,930.92	\$6,789.02
Assistance Characteristics			
Assistance Provided to Date		\$13,901,661.36	\$93,388,857.97
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		180	180
<i>Current</i>			
Number		75	1576
%		5.06%	13.68%
<i>Delinquent (30+)</i>			
Number		220	800
%		14.81%	6.95%
<i>Delinquent (60+)</i>			
Number		123	913
%		8.28%	7.93%
<i>Delinquent (90+)</i>			
Number		1067	8227
%		71.85%	71.44%

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) ³	477	7460
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	2
	%	0.00%	0.03%
<i>Cancelled</i>			
	Number	1	95
	%	0.21%	1.27%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	7
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	8
	%	0.00%	0.11%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	123
	%	0.00%	1.65%
<i>Reinstatement/Current/Payoff</i>			
	Number	476	7219
	%	99.79%	96.77%
<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	8
	%	0.00%	0.11%
Homeownership Retention⁴			
	Six Months Number	N/A	8793
	Six Months %	N/A	99.90%
	Twelve Months Number	N/A	6603
	Twelve Months %	N/A	99.86%
	Twenty-four Months Number	N/A	2484
	Twenty-four Months %	N/A	99.80%
	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. The number of specific outcomes does not equal the total number of homeowners who have completed the program due to Two Homeowners having two outcomes selected.

4. Borrower still owns home

Ohio			
HFA Performance Data Reporting- Program Performance Transition Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		6	27
% of Total Number of Applications		11.32%	23.08%
<i>Denied</i>			
Number of Borrowers Denied		2	35
% of Total Number of Applications		3.77%	29.91%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		3	13
% of Total Number of Applications		5.66%	11.11%
<i>In Process</i>			
Number of Borrowers In Process		42	N/A
% of Total Number of Applications		79.25%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		53	117
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	9
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$1,041.65	\$1,047.68
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		\$122,476.84	\$119,000.00
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$174.91	\$0.00
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		\$5,000.00	\$5,000.00
Assistance Characteristics			
Assistance Provided to Date		\$30,000.00	\$125,000.00
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		403	386
<i>Current</i>			
Number		1	4
%		16.67%	14.81%
<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		5	23
%		83.33%	85.19%

Ohio			
HFA Performance Data Reporting- Program Performance Transition Assistance Program			
		QTD	Cumulative
Program Outcomes³			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	6	27
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	6	11
	%	100.00%	40.74%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention⁴			
	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. The number of specific outcomes does not equal the total number of homeowners who have completed the program due to Homeowners in Closeout returning for return assistance so they do not remain in closeout status.

4. Borrower still owns home

Ohio			
HFA Performance Data Reporting- Program Performance Lien Elimination Program			
		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved</i>			
Number of Borrowers Receiving Assistance	94		464
% of Total Number of Applications	14.64%		41.28%
<i>Denied</i>			
Number of Borrowers Denied	35		118
% of Total Number of Applications	5.45%		10.50%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn	16		45
% of Total Number of Applications	2.49%		4.00%
<i>In Process</i>			
Number of Borrowers In Process	497		N/A
% of Total Number of Applications	77.42%		N/A
<i>Total</i>			
Total Number of Borrowers Applied	642		1124
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	54		254
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance	\$491.79		\$431.31
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	\$26,110.78		\$25,925.16
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 ²	\$0.00		\$0.00
Median Length of Time Borrower Receives Assistance	N/A		N/A
Median Assistance Amount	\$24,270.34		\$21,851.49
Assistance Characteristics			
Assistance Provided to Date	\$2,089,558.13		\$8,848,943.06
Total Lender/Service Assistance Amount	\$0.00		\$2,047,792.67
Borrowers Receiving Lender/Service Match (%)	0		0
Median Lender/Service Assistance per Borrower	0		0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted	205		223
<i>Current</i>			
Number	23		86
%	24.46%		18.54%
<i>Delinquent (30+)</i>			
Number	7		19
%	7.45%		4.09%
<i>Delinquent (60+)</i>			
Number	4		16
%	4.26%		3.45%
<i>Delinquent (90+)</i>			
Number	60		343
%	63.83%		73.92%

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)	97	461
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	0	1
%	0.00%	0.22%
<i>Cancelled</i>		
Number	0	1
%	0.00%	0.22%
<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	1	1
%	1.03%	0.22%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Reinstatement/Current/Payoff</i>		
Number	96	457
%	98.97%	99.12%
<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	0	1
%	0.00%	0.22%
Homeownership Retention³		
Six Months Number	N/A	299
Six Months %	N/A	99.67%
Twelve Months Number	N/A	175
Twelve Months %	N/A	100.00%
Twenty-four Months Number	N/A	35
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

Ohio			
HFA Performance Data Reporting- Program Performance Homeownership Retention Assistance			
		QTD	Cumulative
Program Intake/Evaluation¹			
<i>Approved</i>			
Number of Borrowers Receiving Assistance	205		284
% of Total Number of Applications	20.08%		25.45%
<i>Denied</i>			
Number of Borrowers Denied	26		35
% of Total Number of Applications	2.55%		3.14%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn	13		20
% of Total Number of Applications	1.27%		1.79%
<i>In Process</i>			
Number of Borrowers In Process	777		N/A
% of Total Number of Applications	76.10%		N/A
<i>Total</i>			
Total Number of Borrowers Applied	1021		1116
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	360		942
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance	\$749.37		\$725.03
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	\$82,777.85		\$79,535.28
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 ²	\$0.00		\$0.00
Median Length of time Borrower Receives Assistance	N/A		N/A
Median Assistance Amount	\$3,038.15		\$3,265.97
Assistance Characteristics			
Assistance Provided to Date	\$1,139,443.34		\$1,598,772.37
Total Lender/Servicer Assistance Amount	\$0.00		\$128.48
Borrowers Receiving Lender/Servicer Match (%)	0		0
Median Lender/Servicer Assistance per Borrower	0		0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted	207		196
<i>Current</i>			
Number	16		25
%	7.79%		8.80%
<i>Delinquent (30+)</i>			
Number	26		29
%	12.68%		10.21%
<i>Delinquent (60+)</i>			
Number	14		23
%	6.83%		8.10%
<i>Delinquent (90+)</i>			
Number	149		207
%	72.68%		72.89%

Ohio			
HFA Performance Data Reporting- Program Performance Homeownership Retention Assistance			
		QTD	Cumulative
Program Outcomes³			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	108	146
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	1	1
	%	0.93%	0.68%
	<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	1	1
	%	0.93%	0.68%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	105	141
	%	97.22%	96.58%
	<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	2
	%	0.00%	1.37%
Homeownership Retention⁴			
	Six Months Number	N/A	2
	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. The number of specific outcomes does not equal the total number of homeowners who have completed the program due to Homeowners in Closeout returning for return assistance so they do not remain in closeout status.

4. Borrower still owns home

Ohio

HFA Performance Data Reporting- Program Performance Homeowner Stabilization Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance ¹	98	98	
% of Total Number of Applications	17.38%	17.38%	
<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	466	N/A	
% of Total Number of Applications	82.62%	N/A	
<i>Total</i>			
Total Number of Borrowers Applied	0	0	
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	564	564	
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance	\$0.00	\$0.00	
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	\$102,492.79	\$102,492.79	
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	\$0.00	\$0.00	
Median Length of Time Borrower Receives Assistance	N/A	N/A	
Median Assistance Amount	\$0.00	\$0.00	
Assistance Characteristics			
Assistance Provided to Date ²	\$3,430,000.00	\$3,430,000.00	
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	N/A	N/A	
<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%	

Program Outcomes^{3,4}			
	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 Retention⁵			
	Six Months Number	N/A	0
	Six Months %	N/A	0
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0
	Unreachable Number	N/A	0
	Unreachable %	N/A	0
<p>1. Reflects the number of loans that have reached a trial modification for the program</p> <p>2. Amount of funding provided for acquisition and allowable fees for those loans that have reached the trial modification phase.</p> <p>3. As this is the first quarter we are reporting on the Homeowner Stabilization Assistance program, the 3Q 2013 both cumulative and QTD reflect total assistance since program inception.</p> <p>4. The assistance shown is estimated to reflect \$35,000 per homeowner assisted. Actual assistance will be determined once final modifications are executed.</p> <p>5. Borrower still owns home</p>			

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 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 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).

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed to the lender/servicer on behalf of the borrower.
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.
----------------	--

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>	
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.
<i>Co-Borrower</i>	
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.
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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 HHP Programs or Program Components	Number of borrowers participating in other HFA sponsored HHP programs or other HHP program components (e.g. funded borrowers only).

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		Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching).
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of borrowers current at the time assistance is received.
%		Percent of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent borrowers divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of borrowers who are not longer in the HFA program and reach an alternative outcome of program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Cancelled</i>		
Number		Number of borrowers who were 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 compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category compared to all borrowers reflected in alternative outcomes and program completion/transition.

Homeownership Retention¹

Six Months	Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program that are unable to be verified by any available means.
%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.

1. Borrower still owns home

* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)