



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.

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
2	Number of Unique Borrowers Receiving Assistance	11	24532
3	Number of Unique Borrowers Denied Assistance	2	4881
4	Number of Unique Borrowers Withdrawn from Program	5	5365
5	Number of Unique Borrowers in Process	1	N/A
6	Total Number of Unique Borrower Applicants	19	34779
<b>Program Expenditures (\$)</b>			
8	Total Assistance Provided to Date	\$10,692,551	\$429,035,076
9	Total Spent on Administrative Support, Outreach, and Counseling	\$669,654	\$50,883,217
<b>Borrower Income (\$)</b>			
11	Above \$90,000	0.00%	1.31%
12	\$70,000- \$89,000	0.00%	3.76%
13	\$50,000- \$69,000	10.00%	12.00%
14	Below \$50,000	90.00%	82.93%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
16	Above 120%	0.00%	0.52%
17	110%- 119%	0.00%	1.09%
18	100%- 109%	0.00%	1.67%
19	90%- 99%	0.00%	2.66%
20	80%- 89%	0.00%	3.63%
21	Below 80%	100.00%	90.43%
<b>Geographic Breakdown (by county)</b>			
23	Adams	0	70
24	Allen	0	128
25	Ashland	0	153
26	Ashtabula	0	247
27	Athens	0	42
28	Auglaize	0	38
29	Belmont	0	48
30	Brown	0	149
31	Butler	0	599
32	Carroll	0	43
33	Champaign	0	90
34	Clark	0	413
35	Clermont	0	356
36	Clinton	0	141
37	Columbiana	1	232
38	Coshocton	0	53
39	Crawford	0	127
40	Cuyahoga	4	3632
41	Darke	0	73
42	Defiance	0	48
43	Delaware	0	185
44	Erie	0	122
45	Fairfield	0	249
46	Fayette	0	63
47	Franklin	1	2283
48	Fulton	0	71

# Ohio

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
49	Gallia	0	24
50	Geauga	0	127
51	Greene	0	295
52	Guernsey	0	48
53	Hamilton	3	1760
54	Hancock	0	102
55	Hardin	0	28
56	Harrison	0	16
57	Henry	0	49
58	Highland	0	178
59	Hocking	0	43
60	Holmes	0	27
61	Huron	0	126
62	Jackson	1	72
63	Jefferson	0	75
64	Knox	0	85

# Ohio

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	0	441
66	Lawrence	1	72
67	Licking	0	281
68	Logan	0	73
69	Lorain	0	742
70	Lucas	0	1109
71	Madison	0	39
72	Mahoning	0	569
73	Marion	0	103
74	Medina	0	630
75	Meigs	0	21
76	Mercer	0	31
77	Miami	0	169
78	Monroe	0	11
79	Montgomery	0	1801
80	Morgan	0	8
81	Morrow	0	79
82	Muskingum	0	168
83	Noble	0	14
84	Ottawa	0	87
85	Paulding	0	15
86	Perry	0	59
87	Pickaway	0	76
88	Pike	0	38
89	Portage	0	337
90	Preble	0	146
91	Putnam	0	41
92	Richland	0	462
93	Ross	0	114
94	Sandusky	0	154
95	Scioto	0	68
96	Seneca	0	110
97	Shelby	0	62
98	Stark	0	749
99	Summit	0	1338
100	Trumbull	0	552
101	Tuscarawas	0	93
102	Union	0	58
103	Van Wert	0	37
104	Vinton	0	25
105	Warren	0	362
106	Washington	0	36
107	Wayne	0	161
108	Williams	0	47
109	Wood	0	205
110	Wyandot	0	29

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
111	<b>Home Mortgage Disclosure Act (HMDA)</b>		
112	<i>Borrower</i>		
113	<b>Race</b>		
114	American Indian or Alaskan Native	0	99
115	Asian	0	122
116	Black or African American	6	5839
117	Native Hawaiian or other Pacific Islander	0	28
118	White	4	17524
119	Information Not Provided by Borrower	1	920
120	<b>Ethnicity</b>		
121	Hispanic or Latino	0	626
122	Not Hispanic or Latino	11	23906
123	Information Not Provided by Borrower	0	0
124	<b>Sex</b>		
125	Male	2	11568
126	Female	9	12964
127	Information Not Provided by Borrower	0	0
128	<i>Co-Borrower</i>		
129	<b>Race</b>		
130	American Indian or Alaskan Native	0	44
131	Asian	0	90
132	Black or African American	0	1585
133	Native Hawaiian or other Pacific Islander	0	12
134	White	0	8127
135	Information Not Provided by Borrower	0	438
136	<b>Ethnicity</b>		
137	Hispanic or Latino	0	246
138	Not Hispanic or Latino	0	10012
139	Information Not Provided by Borrower	0	38
140	<b>Sex</b>		
141	Male	0	3618
142	Female	0	6640
143	Information Not Provided by Borrower	0	38
144	<b>Hardship</b>		
145	Unemployment	3	13542
146	Underemployment	2	6130
147	Divorce	0	902
148	Medical Condition	4	3331
149	Death	2	624
150	Other	0	3
151	<b>Current Loan to Value Ratio (LTV)</b>		
152	<100%	81.82%	53.85%
153	100%-109%	9.09%	12.73%
154	110%-120%	0.00%	9.89%
155	>120%	9.09%	23.53%
156	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
157	<100%	81.82%	49.87%
158	100%-119%	0.00%	24.11%
159	120%-139%	9.09%	12.84%

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Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
160	140%-159%	0.00%	6.02%
161	>=160%	9.09%	7.16%
162	<b>Delinquency Status (%)</b>		
163	Current	18.18%	16.04%
164	30+	9.09%	10.58%
165	60+	0.00%	8.43%
166	90+	72.73%	64.95%
167	<b>Household Size</b>		
168	1	5	6039
169	2	2	6813
170	3	1	4611
171	4	1	3796
172	5+	2	3273

Line 3, 6, 9 Program Intake / Evaluation. Number of Unique Borrowers Denied Assistance or Withdrawn from Program will not balance cumulatively as a result of homeowners moving within program states (to approval, for example).

Line 8 Program Expenditures. Assistance Provided QTD + last quarter's cumulative will not balance as a result of a decrease in cumulative eligible outcomes for the HSA program of \$812,000 less than the prior quarter and 20008.00 due to returns on Modifications. Additionally, there is a cumulative difference of \$6,223,000 between the QFR and QPR. as a result of all HSA monies including unearned being accounted for on the QFR.

Line, 135, 139, 143 HDMA's co-borrower decreased by one as a result of the co-borrower reporting the information since the prior quarter.

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	9	14880
4	% of Total Number of Applications	1.60%	78.27%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1625
7	% of Total Number of Applications	0.00%	8.55%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	1953
10	% of Total Number of Applications	0.18%	10.27%
11	<i>In Process</i>		
12	Number of Borrowers In Process	552	N/A
13	% of Total Number of Applications	98.22%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	562	19010
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	7	12050
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$749	\$830
20	Median 1st Lien Housing Payment After Assistance	\$0	\$0
21	Median 2nd Lien Housing Payment Before Assistance	\$50	\$175
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$71,430	\$90,484
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	\$6,300	\$18,897
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	15
29	Median Assistance Amount	\$2,150	\$10,947
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$7,421,939	\$165,479,889
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	541	198
37	<i>Current</i>		
38	Number	2	3207
39	%	22.22%	21.55%
40	<i>Delinquent (30+)</i>		
41	Number	0	1870
42	%	0.00%	12.57%
43	<i>Delinquent (60+)</i>		
44	Number	0	1435
45	%	0.00%	9.64%
46	<i>Delinquent (90+)</i>		
47	Number	7	8368
48	%	77.78%	56.24%

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1101	12275
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	2	216
54	%	0.18%	1.76%
55	<i>Cancelled</i>		
56	Number	9	613
57	%	0.82%	4.99%
58	<i>Deed in Lieu</i>		
59	Number	0	32
60	%	0.00%	0.26%
61	<i>Short Sale</i>		
62	Number	6	82
63	%	0.54%	0.67%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	28
67	%	0.00%	0.23%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	19	1162
70	%	1.73%	9.47%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	4	853
73	%	0.36%	6.95%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	1061	9289
82	%	96.37%	75.67%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	14803
85	Six Months %	N/A	99.66%
86	Twelve Months Number	N/A	14039
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	8498
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 3, 6, 9 Program Intake / Evaluation. Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes.

Line 50 Program Outcomes. The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 307 borrowers who exited the program in a previous quarter, but were not counted due to the timeframe for processing final records, are included in the cumulative for this quarter.

Line 72 Program Outcomes. The cumulative borrowers no longer in the HHF Program will not sum in a quarter-over-quarter basis fashion. 91 borrowers had alternate outcome changes or were identified as incorrectly classified.

Lines 84-91 - Homeownership Retention rates increased quarter-over-quarter, due to home retention data no longer including exits from home which occurred after 24 months, per the data dictionary. Program Outcomes and Homeownership Retention data will be further revised in



# Ohio

## HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	2	1569
4	% of Total Number of Applications	1.00%	58.94%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	619
7	% of Total Number of Applications	0.50%	23.25%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	277
10	% of Total Number of Applications	0.50%	10.41%
11	<i>In Process</i>		
12	Number of Borrowers In Process	197	N/A
13	% of Total Number of Applications	98.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	201	2662
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	229
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$839	\$748
20	Median 1st Lien Housing Payment After Assistance	\$596	\$575
21	Median 2nd Lien Housing Payment Before Assistance	\$0	\$150
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$84,178	\$77,836
24	Median 1st Lien UPB After Program Entry	\$47,150	\$59,396
25	Median 2nd Lien UPB Before Program Entry	\$0	\$17,800
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	\$0	\$0
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	\$31,387	\$33,899
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$0	\$43,060,530
32	Total Lender/Servicer Assistance Amount	\$55,549	\$207,775
33	Lender/Servicer Match (%)	0.00%	0.80%
34	Median Lender/Servicer Assistance per Borrower	\$27,774	\$12,947
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	692	233
37	<i>Current</i>		
38	Number	0	227
39	%	0.00%	14.47%
40	<i>Delinquent (30+)</i>		
41	Number	0	294
42	%	0.00%	18.74%
43	<i>Delinquent (60+)</i>		
44	Number	0	161
45	%	0.00%	10.26%
46	<i>Delinquent (90+)</i>		
47	Number	2	887

# Ohio

## HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance

		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	6	1551
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	8
54	%	0.00%	0.52%
55	<i>Cancelled</i>		
56	Number	4	32
57	%	66.67%	2.06%
58	<i>Deed in Lieu</i>		
59	Number	0	2
60	%	0.00%	0.13%
61	<i>Short Sale</i>		
62	Number	0	8
63	%	0.00%	0.52%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	2	1382
67	%	33.33%	89.10%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	114
73	%	0.00%	7.35%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	5
82	%	0.00%	0.32%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	1545
85	Six Months %	N/A	98.91%
86	Twelve Months Number	N/A	1316
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	242
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 3, 6, 9 Program Intake / Evaluation. Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes.

Line 31 Assistance Provided To Date declined quarter to quarter due to returned funds from servicers in the amount of \$20,008

Line 50 Program Outcomes. The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 28

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	6	20255
4	% of Total Number of Applications	1.29%	72.15%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	3543
7	% of Total Number of Applications	0.00%	12.62%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	4	3823
10	% of Total Number of Applications	0.86%	13.62%
11	<i>In Process</i>		
12	Number of Borrowers In Process	456	N/A
13	% of Total Number of Applications	97.85%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	466	28077
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	4	12660
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$591	\$815
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	\$99	\$190
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$74,491	\$89,737
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	\$10,051	\$19,000
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	\$17,350	\$6,465
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$66,732	\$164,853,081
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	618	197
37	<i>Current</i>		
38	Number	0	2103
39	%	0.00%	10.38%
40	<i>Delinquent (30+)</i>		
41	Number	0	2098
42	%	0.00%	10.36%
43	<i>Delinquent (60+)</i>		
44	Number	0	1824
45	%	0.00%	9.01%
46	<i>Delinquent (90+)</i>		
47	Number	6	14230
48	%	100.00%	70.25%

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Rescue Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	15	18492
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	1	529
54	%	6.67%	2.86%
55	<i>Cancelled</i>		
56	Number	2	240
57	%	13.33%	1.30%
58	<i>Deed in Lieu</i>		
59	Number	0	41
60	%	0.00%	0.22%
61	<i>Short Sale</i>		
62	Number	1	104
63	%	6.67%	0.56%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	1	13
67	%	6.67%	0.07%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	100
70	%	0.00%	0.54%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	10	17446
73	%	66.67%	94.34%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	19
82	%	0.00%	0.10%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	19639
85	Six Months %	N/A	97.13%
86	Twelve Months Number	N/A	19115
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	11516
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 3, 6, 9 Program Intake / Evaluation. Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes.

Line 50 Program Outcomes. The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 1,996 borrowers who exited the program in a previous quarter, but were not counted due to clerical issues and due to the timeframe for processing final records, are included in the cumulative for this quarter.

Ohio				
HFA Performance Data Reporting- Program Performance Transition Assistance Program				
			QTD	Cumulative
1	<b>Program Intake/Evaluation</b>			
2	<i>Approved</i>			
3	Number of Borrowers Receiving Assistance		0	75
4	% of Total Number of Applications		0.00%	40.98%
5	<i>Denied</i>			
6	Number of Borrowers Denied		0	49
7	% of Total Number of Applications		0.00%	26.78%
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn		0	33
10	% of Total Number of Applications		0.00%	18.03%
11	<i>In Process</i>			
12	Number of Borrowers In Process		26	N/A
13	% of Total Number of Applications		100.00%	N/A
14	<i>Total</i>			
15	Total Number of Borrowers Applied		26	183
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	6
17	<b>Program Characteristics</b>			
18	<b>General Characteristics</b>			
19	Median 1st Lien Housing Payment Before Assistance		\$0	\$973
20	Median 1st Lien Housing Payment After Assistance		N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance		\$0	\$272
22	Median 2nd Lien Housing Payment After Assistance		N/A	N/A
23	Median 1st Lien UPB Before Program Entry		\$0	\$108,997
24	Median 1st Lien UPB After Program Entry		N/A	N/A
25	Median 2nd Lien UPB Before Program Entry		\$0	\$26,864
26	Median 2nd Lien UPB After Program Entry		N/A	N/A
27	Median Principal Forgiveness		N/A	N/A
28	Median Length of Time Borrower Receives Assistance		N/A	N/A
29	Median Assistance Amount		\$0	\$5,000
30	<b>Assistance Characteristics</b>			
31	Assistance Provided to Date		\$0	\$360,966
32	Total Lender/Servicer Assistance Amount		N/A	N/A
33	Lender/Servicer Match (%)		N/A	N/A
34	Median Lender/Servicer Assistance per Borrower		N/A	N/A
35	<b>Other Characteristics</b>			
36	Median Length of Time from Initial Request to Assistance Granted		0	366
37	<i>Current</i>			
38	Number		0	15
39	%		0.00%	20.00%
40	<i>Delinquent (30+)</i>			
41	Number		0	2
42	%		0.00%	2.67%
43	<i>Delinquent (60+)</i>			
44	Number		0	1
45	%		0.00%	1.33%
46	<i>Delinquent (90+)</i>			
47	Number		0	57
48	%		0.00%	76.00%

<b>Ohio</b>				
<b>HFA Performance Data Reporting- Program Performance Transition Assistance Program</b>				
			<b>QTD</b>	<b>Cumulative</b>
49	<b>Program Outcomes</b>			
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	75
51	<b>Alternative Outcomes</b>			
52	<i>Foreclosure Sale</i>			
53	Number		0	0
54	%		0.00%	0.00%
55	<i>Cancelled</i>			
56	Number		0	3
57	%		0.00%	4.00%
58	<i>Deed in Lieu</i>			
59	Number		N/A	N/A
60	%		N/A	N/A
61	<i>Short Sale</i>			
62	Number		N/A	N/A
63	%		N/A	N/A
64	<b>Program Completion/ Transition</b>			
65	<i>Loan Modification Program</i>			
66	Number		N/A	N/A
67	%		N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>			
69	Number		N/A	N/A
70	%		N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>			
72	Number		N/A	N/A
73	%		N/A	N/A
74	<i>Short Sale</i>			
75	Number		0	57
76	%		0.00%	76.00%
77	<i>Deed in Lieu</i>			
78	Number		0	15
79	%		0.00%	20.00%
80	<i>Other - Borrower Still Owns Home</i>			
81	Number		N/A	N/A
82	%		N/A	N/A
83	<b>Homeownership Retention</b>			
84	Six Months Number		N/A	N/A
85	Six Months %		N/A	N/A
86	Twelve Months Number		N/A	N/A
87	Twelve Months %		N/A	N/A
88	Twenty-four Months Number		N/A	N/A
89	Twenty-four Months %		N/A	N/A
90	Unreachable Number		N/A	N/A
91	Unreachable %		N/A	N/A

Line 12, 15 the number of borrowers in process is incorrect and should be 0 QTD. They are listed on this report as a result of having an incorrect program box checked in Counselor Direct. This will be resolved by fourth quarter close.

Ohio			
HFA Performance Data Reporting- Program Performance Lien Elimination Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	2	1210
4	% of Total Number of Applications	1.22%	66.34%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	291
7	% of Total Number of Applications	0.61%	15.95%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	162
10	% of Total Number of Applications	0.00%	8.88%
11	<i>In Process</i>		
12	Number of Borrowers In Process	161	N/A
13	% of Total Number of Applications	98.17%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	164	1824
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	246
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$383	\$440
20	Median 1st Lien Housing Payment After Assistance	\$0	\$0
21	Median 2nd Lien Housing Payment Before Assistance	\$174	\$177
22	Median 2nd Lien Housing Payment After Assistance	\$0	\$0
23	Median 1st Lien UPB Before Program Entry	\$20,925	\$23,344
24	Median 1st Lien UPB After Program Entry	\$0	\$0
25	Median 2nd Lien UPB Before Program Entry	\$17,281	\$14,876
26	Median 2nd Lien UPB After Program Entry	\$0	\$0
27	Median Principal Forgiveness	\$0	\$0
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	\$10,463	\$22,536
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$35,030	\$23,526,330
32	Total Lender/Service Assistance Amount	\$0	\$2,045,360
33	Borrowers Receiving Lender/Service Match (%)	\$0	\$0
34	Median Lender/Service Assistance per Borrower	\$0	\$15,000
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	841	251
37	<i>Current</i>		
38	Number	0	249
39	%	0.00%	20.58%
40	<i>Delinquent (30+)</i>		
41	Number	1	113
42	%	50.00%	9.34%
43	<i>Delinquent (60+)</i>		
44	Number	0	56
45	%	0.00%	4.63%
46	<i>Delinquent (90+)</i>		
47	Number	1	792





Ohio			
HFA Performance Data Reporting- Program Performance			
Lien Elimination Program			
		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	1209
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	4
54	%	0.00%	0.33%
55	<i>Cancelled</i>		
56	Number	0	8
57	%	0.00%	0.66%
58	<i>Deed in Lieu</i>		
59	Number	0	1
60	%	0.00%	0.08%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0	0
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	2
67	%	0.00%	0.17%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	2	1193
73	%	100.00%	98.68%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	1
82	%	0.00%	0.08%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	1194
85	Six Months %	N/A	99.58%
86	Twelve Months Number	N/A	1044
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	464
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 3, 6, 9 Program Intake / Evaluation. Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes.

Line 12, 15 the number of borrowers in process is incorrect and should be 3 QTD. They are listed on this report as a result of having an incorrect program box checked in Counselor Direct. This will be resolved by fourth quarter close.

Line 50 Program Outcomes. The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion. 5

Ohio			
HFA Performance Data Reporting- Program Performance Homeownership Retention Assistance			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	1	1929
4	% of Total Number of Applications	0.66%	76.21%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	248
7	% of Total Number of Applications	0.00%	9.80%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	204
10	% of Total Number of Applications	0.66%	8.06%
11	<i>In Process</i>		
12	Number of Borrowers In Process	150	N/A
13	% of Total Number of Applications	98.68%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	152	2531
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	1755
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$425	\$679
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	\$138	\$202
22	Median 2nd Lien Housing Payment After Assistance	\$0	\$0
23	Median 1st Lien UPB Before Program Entry	\$14,848	\$73,626
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	\$14,727	\$16,228
26	Median 2nd Lien UPB After Program Entry	\$0	\$0
27	Median Principal Forgiveness <sup>1</sup>	\$0	\$0
28	Median Length of time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	\$7,353	\$4,226
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$14,707	\$13,348,866
32	Total Lender/Servicer Assistance Amount	\$0	\$1,536
33	Borrowers Receiving Lender/Servicer Match (%)	\$0	\$0
34	Median Lender/Servicer Assistance per Borrower	\$0	\$0
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	1202	266
37	<i>Current</i>		
38	Number	0	251
39	%	0.00%	13.01%
40	<i>Delinquent (30+)</i>		
41	Number	1	246
42	%	100.00%	12.75%
43	<i>Delinquent (60+)</i>		
44	Number	0	186
45	%	0.00%	9.64%
46	<i>Delinquent (90+)</i>		
47	Number	0	1246

Ohio				
HFA Performance Data Reporting- Program Performance Homeownership Retention Assistance				
			QTD	Cumulative
48		%	0.00%	64.59%

Ohio			
HFA Performance Data Reporting- Program Performance Homeownership Retention Assistance			
		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	1737
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	3
54	%	0.00%	0.17%
55	<i>Cancelled</i>		
56	Number	1	12
57	%	50.00%	0.69%
58	<i>Deed in Lieu</i>		
59	Number	0	1
60	%	0.00%	0.06%
61	<i>Short Sale</i>		
62	Number	0	2
63	%	0	0.12%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	11
67	%	0.00%	0.63%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	1	1697
73	%	50.00%	97.70%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	11
82	%	0.00%	0.63%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	1917
85	Six Months %	N/A	99.64%
86	Twelve Months Number	N/A	1608
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	284
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 3, 6, 9 Program Intake / Evaluation. Number of borrowers approved, denied and withdrawn will not balance cumulative QoQ as a result of homeowners moving between outcomes.

Line 50 Program Outcomes. The cumulative Borrowers No Longer in the HHF Program will not sum in a quarter-over-quarter fashion.

280 borrowers who exited the program in a previous quarter, but were not counted due to the timeframe for processing final records,

# Ohio

## HFA Performance Data Reporting- Program Performance Homeowner Stabilization Assistance Program

	QTD	Cumulative
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### 1 Program Intake/Evaluation

	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	130
4	% of Total Number of Applications	0.00%	20.77%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	496
7	% of Total Number of Applications	0.00%	79.23%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	0.00%	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	0	626
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0

### 17 Program Characteristics

#### 18 General Characteristics

	Median 1st Lien Housing Payment Before Assistance	\$0	\$0
20	Median 1st Lien Housing Payment After Assistance	\$0	\$0
21	Median 2nd Lien Housing Payment Before Assistance	\$0	\$0
22	Median 2nd Lien Housing Payment After Assistance	\$0	\$0
23	Median 1st Lien UPB Before Program Entry	\$0	\$100,730
24	Median 1st Lien UPB After Program Entry	\$0	\$0
25	Median 2nd Lien UPB Before Program Entry	\$0	\$0
26	Median 2nd Lien UPB After Program Entry	\$0	\$0
27	Median Principal Forgiveness	\$0	\$0
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	\$0	\$0

#### 30 Assistance Characteristics

	Assistance Provided to Date	\$0	\$4,508,000
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A

#### 35 Other Characteristics

	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	0	0
39	%	0.00%	0.00%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	0	0
45	%	0.00%	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	0	0
48	%	0.00%	0.00%

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

Line 3 Program Intake / Evaluation. Number of borrowers receiving assistance are those borrowers that have received an eligible outcome (DIL, SS, permanent mod or are within a trial mod period) as of the most recent auditor's report. The cumulative amount is lower than last quarter (by 22) due to several DIL properties being deemed ineligible.

Line 6 Denials. All sold loans with unsuccessful outcomes are now being reported as denials. Previously, denials were not reported in this manner as there was the potential that they homeowner could be offered another outcome (DIL, for example).

Line 31 Assistance Characteristics. Assistance Provided cumulative will not equal last quarter's cumulative plus QTD as properties previously reported fell out of an eligible outcome state and no new properties were deemed eligible. As a result of a reduction in 22 positive outcomes and applying the correct \$34/35K earnings per eligible property, the assistance provided amount decreased by \$812,000.

Ohio			
HHF Performance Data Reporting- Program Performance Neighborhood Initiative Program			
		QTD	Cumulative
1	<b>Program Evaluation</b>		
2	<i>Approved/Funded</i>		
3	Number of Structures Demolished/Removed	253	1177
4	% of Total Number of Submissions	60.96%	87.25%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	1	1
7	% of Total Number of Submissions	0.24%	0.07%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	2	12
10	% of Total Number of Submissions	0.48%	0.89%
11	<i>In Process</i>		
12	Number of Structures In Process	159	N/A
13	% of Total Number of Submissions	38.31%	N/A
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	415	1349
16	<b>Program Characteristics</b>		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$3,154,143	\$13,897,415
19	Median Assistance Spent on Acquisition	\$0	\$175
20	Median Assistance Spent on Demolition	\$8,150	\$8,161
21	Median Assistance Spent on Greening	\$550	\$500
22	Total Assistance Reserved	N/A	\$3,975,000
23	<b>Geographic Breakdown (by city/county)</b>		
24	<i>Approved/Funded Number of Structures</i>		
25	Ashtabula	0	0
26	Belmont	0	0
27	Butler	0	0
28	Clark	0	0
29	Columbiana	7	7
30	Cuyahoga	157	881
31	Erie	0	0
32	Fairfield	0	0
33	Franklin	5	5
34	Hamilton	0	0
35	Jefferson	0	0
36	Lake	0	0
37	Lorain	0	0
38	Lucas	26	202
39	Mahoning	20	20
40	Montgomery	0	0
41	Portage	0	0
42	Richland	4	4
43	Stark	9	9
44	Summit	0	0
45	Trumbull	25	49

## Data Dictionary

### HFA Performance Data Reporting - Borrower Characteristics

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

Unique Borrower Count		
	Number of Unique Borrowers Receiving Assistance	Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
	Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
	Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
Program Expenditures		
	Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
	Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s).
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	<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 of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan-to-value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.



Household Size		
	All Categories	Household size at the time of assistance.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Program Intake/Evaluation		
	<i>Approved</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who 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 denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
	% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who 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 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 applied for the specific program.
	<i>Total</i>	
	Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components ( <i>i.e.</i> , funded borrowers only).
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment <b>paid by homeowner</b> 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> 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> 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> after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.

	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal reduction provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance 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 (\$) disbursed to the lender/servicer on behalf of the borrower.
<b>Assistance Characteristics</b>		
	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). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
<b>Other Characteristics</b>		
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from HHF join date to first payment date. Please report in days (round up to closest integer).
	<i>Current</i>	
	Number	Number of borrowers current at the time assistance is received.
	%	Number 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.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent 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.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent 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.
	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under the program; will not sum in a quarter-over-quarter fashion due to the timeframe for processing final records and/or receipt of notices of an Alternative Outcome.
<b>Alternative Outcomes</b>		
	<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. Foreclosure sale is counted if the transaction occurs within 36 months of the borrower exiting the program.

%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<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.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<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. Deed-in-Lieu is counted if the transaction occurs within 36 months of the borrower exiting the program.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<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. Short sale is counted if the transaction occurs within 36 months of the borrower exiting the program.
%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.

### Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other - Borrower Still Owns Home</i>	

Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**Homeownership Retention**

Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after 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 who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after 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 who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after 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 for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

**HFA Performance Data Reporting - Program Performance**  
**The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs**

**Program Intake/Evaluation**

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner or withdrawn by the HFA if funds are no longer available.

% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, and/or approved but not funded. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of structures in process divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and QTD in process).
<b>Program Characteristics</b>	
Total Assistance Provided	Total amount of aggregate assistance provided by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance provided by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance provided by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance provided by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of aggregate assistance committed to be spent by the HFA (Cumulative number of structures in process multiplied by the maximum amount of assistance per unit). Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.
<b>Geographic Breakdown (by City/County)</b>	
Approved/Funded Number of Structures	Number of aggregate structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Notes</b>	
Mortgage Payment Assistance Program	Program provides monthly mortgage payment assistance on behalf of unemployed and underemployed homeowners.
Modification with Contribution Assistance Program	Program provides assistance to facilitate a permanent mortgage modification.
Rescue Payment Assistance Program	Program provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Transition Assistance Program	Program provides relocation assistance and the extinguishment of liens associated with a short sale or deed-in-lieu.
Lien Elimination Assistance Program	Program provides assistance to reduce or eliminate a lien to create an affordable payment.
Homeownership Retention Assistance Program	Program provides assistance to extinguish subordinate liens and ancillary property expenses.
Homeowner Stabilization Assistance Program	Program provides funds to facilitate modifications for eligible homeowners with mortgages purchased in a distressed asset sale.
Neighborhood Initiative Program	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.