



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 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 Count			
	Number of Unique Borrowers Receiving Assistance ¹	1197	8845
	Number of Unique Borrowers Denied Assistance ²	299	2388
	Number of Unique Borrowers Withdrawn from Program ²	208	2269
	Number of Unique Borrowers in Process	2783	N/A
	Total Number of Unique Borrower Applicants	4487	16285
Program Expenditures (\$)			
	Total Assistance Provided to Date	18236215.41	105017334.9
	Total Spent on Administrative Support, Outreach, and Counseling	4285121.56	21628812.22
Borrower Income (\$)			
	Above \$90,000	0.50%	0.17%
	\$70,000- \$89,000	2.17%	2.10%
	\$50,000- \$69,000	11.95%	11.86%
	Below \$50,000	85.38%	85.87%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.33%	0.10%
	110%- 119%	0.84%	0.96%
	100%- 109%	2.76%	2.19%
	90%- 99%	3.51%	3.48%
	80%- 89%	4.52%	4.74%
	Below 80%	88.04%	88.53%
Geographic Breakdown (by county)			
	Adams	8	31
	Allen	13	55
	Ashland	11	70
	Ashtabula	9	53
	Athens	2	16
	Auglaize	1	10
	Belmont	1	18
	Brown	7	52
	Butler	38	215
	Carroll	2	22
	Champaign	6	33
	Clark	18	159
	Clermont	22	120
	Clinton	6	49
	Columbiana	16	63
	Coshocton	6	21
	Crawford	7	53
	Cuyahoga	161	1328
	Darke	4	20
	Defiance	3	23
	Delaware	7	66
	Erie	4	35
	Fairfield	7	93
	Fayette	2	19
	Franklin	94	705
	Fulton	3	19
	Gallia	0	8
	Geauga	4	37
	Greene	14	93
	Guernsey	0	19
	Hamilton	82	655
	Hancock	4	43
	Hardin	1	13
	Harrison	1	7
	Henry	2	15
	Highland	17	72
	Hocking	0	9
	Holmes	2	19
	Huron	2	38
	Jackson	6	18
	Jefferson	4	35
	Knox	3	32

Ohio		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	30	170
Lawrence	6	21
Licking	12	107
Logan	5	35
Lorain	39	262
Lucas	56	423
Madison	1	14
Mahoning	29	147
Marion	4	49
Medina	31	226
Meigs	1	8
Mercer	2	16
Miami	11	56
Monroe	0	2
Montgomery	75	670
Morgan	0	4
Morrow	6	32
Muskingum	12	92
Noble	3	9
Ottawa	6	34
Paulding	0	3
Perry	5	21
Pickaway	1	23
Pike	3	16
Portage	14	88
Preble	6	52
Putnam	2	16
Richland	16	248
Ross	5	39
Sandusky	8	54
Scioto	8	23
Seneca	7	52
Shelby	3	26
Stark	56	329
Summit	61	477
Trumbull	29	148
Tuscarawas	8	47
Union	1	10
Van Wert	1	12
Vinton	1	9
Warren	15	128
Washington	2	14
Wayne	6	70
Williams	2	26
Wood	7	66
Wyandot	1	10

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native	5		38
Asian	5		46
Black or African American	288		2093
Native Hawaiian or other Pacific Islander	0		9
White	853		6293
Information Not Provided by Borrower	46		366
Ethnicity			
Hispanic or Latino	30		245
Not Hispanic or Latino	1167		8599
Information Not Provided by Borrower	0		1
Sex			
Male	603		4471
Female	594		4373
Information Not Provided by Borrower	0		1
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native	1		20
Asian	7		35
Black or African American	76		521
Native Hawaiian or other Pacific Islander	0		1
White	388		2730
Information Not Provided by Borrower	23		164
Ethnicity			
Hispanic or Latino	7		76
Not Hispanic or Latino	485		3374
Information Not Provided by Borrower	3		21
Sex			
Male	158		1069
Female	334		2381
Information Not Provided by Borrower	3		21
Hardship			
Unemployment	691		6073
Underemployment	291		1758
Divorce	39		173
Medical Condition	159		770
Death	17		70
Other	0		1
Current Loan to Value Ratio (LTV)			
<100%	53.80%		53.14%
100%-109%	13.03%		12.74%
110%-120%	10.19%		9.99%
>120%	22.98%		24.13%
Current Combined Loan to Value Ratio (CLTV)			
<100%	49.71%		50.29%
100%-119%	24.39%		23.76%
120%-139%	13.20%		12.74%
140%-159%	6.60%		5.95%
>=160%	6.10%		7.26%
Delinquency Status (%)			
Current	17.29%		25.28%
30+	5.26%		5.20%
60+	4.59%		7.81%
90+	72.86%		61.71%
Household Size			
1	313		2053
2	302		2471
3	244		1654
4	183		1423
5+	155		1244

1. Cumulative total includes 4th Quarter Unique Borrower funded with a 3rd Quarter Date.

4th Quarter Unique Borrowers total 1198 but due to system issues our system reports 1197.

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

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance ^{1,2}		733	5744
% of Total Number of Applications		32.81%	66.93%
<i>Denied</i>			
Number of Borrowers Denied ³		118	812
% of Total Number of Applications		5.28%	9.46%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn ³		63	706
% of Total Number of Applications		2.82%	8.23%
<i>In Process</i>			
Number of Borrowers In Process		1320	N/A
% of Total Number of Applications		59.09%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2234	8582
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		541	4653
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$768.06	\$813.97
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		\$83,939.95	\$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 ⁴		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	9
Median Assistance Amount		\$1,410.60	\$6,773.57
Assistance Characteristics			
Assistance Provided to Date		\$7,702,954.63	\$42,771,907.46
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		193	174
<i>Current</i>			
Number		180	2091
%		24.56%	36.40%
<i>Delinquent (30+)</i>			
Number		53	406
%		7.23%	7.07%
<i>Delinquent (60+)</i>			
Number		44	513
%		6.00%	8.93%
<i>Delinquent (90+)</i>			
Number		456	2734
%		62.21%	47.60%

Ohio			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1049	2799
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	4
	%	0.00%	0.14%
	<i>Cancelled</i>		
	Number	79	329
	%	7.53%	11.75%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	13
	%	0.00%	0.47%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	3	16
	%	0.29%	0.57%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	126	438
	%	12.01%	15.65%
	<i>Reinstatement/Current/Payoff</i>		
	Number	197	514
	%	18.78%	18.36%
	<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	644	1485
	%	61.39%	53.06%
Homeownership Retention⁵			
	Six Months Number	N/A	4221
	Six Months %	N/A	99.60%
	Twelve Months Number	N/A	2539
	Twelve Months %	N/A	99.49%
	Twenty-four Months Number	N/A	7
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. Cumulative total includes 4th Quarter Unique Borrower funded with a 3rd Quarter Date. 4th Quarter Unique Borrowers total 734 but due to system issues our system reports 733.</p> <p>2. Cumulative Number will not equal to 3rd Quarter Cumulative plus 4th Quarter QTD because 52 homeowners that received funding from both our unemployment and underemployment assistance previously reported twice due to a database issue. This has been corrected with the 4th Quarter reporting.</p> <p>3. Homeowners continue to move between declined, withdrawn, and in process as they are reviewed for assistance under new program guidelines or circumstances change</p> <p>4. Includes second mortgage settlement</p> <p>5. Borrower still owns home</p>			

Ohio			
HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		2	6
% of Total Number of Applications		2.90%	6.82%
<i>Denied</i>			
Number of Borrowers Denied ¹		11	23
% of Total Number of Applications		15.94%	26.14%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn ¹		2	5
% of Total Number of Applications		2.90%	5.68%
<i>In Process</i>			
Number of Borrowers In Process		54	N/A
% of Total Number of Applications		78.26%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		69	88
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		\$976.44	\$764.87
Median 1st Lien Housing Payment After Assistance		\$839.58	\$203.78
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		\$138,148.70	\$86,651.44
Median 1st Lien UPB After Program Entry		\$133,511.20	\$72,529.13
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		\$60,000.00	\$142,655.14
Total Lender/Servicer Assistance Amount		\$0.00	\$0.00
Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		752	515
<i>Current</i>			
Number		0	1
%		0.00%	16.67%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		2	5
%		100.00%	83.33%

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)	2	6
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	2	6
%	100.00%	100.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	0
%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Deed in Lieu</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>		
Number	0	0
%	0.00%	0.00%
Homeownership Retention³		
Six Months Number	N/A	0
Six Months %	N/A	0.00%
Twelve Months Number	N/A	0
Twelve Months %	N/A	0.00%
Twenty-four Months Number	N/A	0
Twenty-four Months %	N/A	0.00%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%
1. Homeowners continue to move between declined, withdrawn, and in process as they are reviewed for assistance under new program guidelines or circumstances change 2. Includes second mortgage settlement 3. Borrower still owns home		

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1034	7647
% of Total Number of Applications		32.18%	60.31%
<i>Denied</i>			
Number of Borrowers Denied ¹		233	1979
% of Total Number of Applications		7.25%	15.61%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn ¹		176	1283
% of Total Number of Applications		5.48%	10.12%
<i>In Process</i>			
Number of Borrowers In Process		1770	N/A
% of Total Number of Applications		55.09%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3213	12679
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		541	4650
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$763.89	\$797.64
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		\$84,463.35	\$88,210.00
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		\$5,831.29	\$6,352.32
Assistance Characteristics			
Assistance Provided to Date		\$9,380,957.19	\$57,825,086.93
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		185	179
<i>Current</i>			
Number		117	1314
%		11.31%	17.19%
<i>Delinquent (30+)</i>			
Number		53	423
%		5.13%	5.53%
<i>Delinquent (60+)</i>			
Number		47	667
%		4.55%	8.72%
<i>Delinquent (90+)</i>			
Number		817	5243
%		79.01%	68.56%

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)	933	5064
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	2
	%	0.00%	0.04%
	<i>Cancelled</i>		
	Number	3	91
	%	0.32%	1.80%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	7
	%	0.00%	0.14%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	1	10
	%	0.11%	0.20%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	9	122
	%	0.96%	2.41%
	<i>Reinstatement/Current/Payoff</i>		
	Number	920	4832
	%	98.61%	95.41%
	<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 Retention³			
	Six Months Number	N/A	5640
	Six Months %	N/A	99.88%
	Twelve Months Number	N/A	3366
	Twelve Months %	N/A	99.82%
	Twenty-four Months Number	N/A	3
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. Homeowners continue to move between declined, withdrawn, and in process as they are reviewed for assistance under new program guidelines or circumstances change</p> <p>2. Includes second mortgage settlement</p> <p>3. Borrower still owns home</p>			

Ohio

HFA Performance Data Reporting- Program Performance Transition Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		3	13
% of Total Number of Applications		10.34%	17.81%
<i>Denied</i>			
Number of Borrowers Denied ¹		3	27
% of Total Number of Applications		10.34%	36.99%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn ¹		0	10
% of Total Number of Applications		0.00%	13.70%
<i>In Process</i>			
Number of Borrowers In Process		23	N/A
% of Total Number of Applications		79.32%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		29	73
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	5
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$981.59	\$953.52
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		\$67,955.90	\$101,260.14
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		\$5,000.00	\$5,000.00
Assistance Characteristics			
Assistance Provided to Date		\$15,000.00	\$55,000.00
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		451	412
<i>Current</i>			
Number		0	1
%		0.00%	7.69%
<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		3	12
%		100.00%	92.31%

Ohio

HFA Performance Data Reporting- Program Performance Transition Assistance Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	13
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	3	10
	%	100.00%	76.92%
	<i>Deed in Lieu</i>		
	Number	0	3
	%	0.00%	23.08%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention³			
	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 or circumstances change

2. Includes second mortgage settlement

3. Borrower still owns home

Ohio

HFA Performance Data Reporting- Program Performance Lien Elimination Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		61	236
% of Total Number of Applications		21.71%	47.97%
<i>Denied</i>			
Number of Borrowers Denied ¹		19	50
% of Total Number of Applications		6.76%	10.16%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn ¹		6	11
% of Total Number of Applications		2.13%	2.24%
<i>In Process</i>			
Number of Borrowers In Process		195	N/A
% of Total Number of Applications		69.40%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		281	492
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		8	50
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$355.39	\$435.00
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		\$19,926.35	\$29,365.96
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	\$10,514.81
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$19,468.86	\$19,548.43
Assistance Characteristics			
Assistance Provided to Date		\$1,077,303.59	\$4,222,685.40
Total Lender/Service Assistance Amount		\$147,395.56	\$1,746,892.31
Borrowers Receiving Lender/Service Match (%)		26.23%	41.95%
Median Lender/Service Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		217	217
<i>Current</i>			
Number		9	34
%		14.75%	14.41%
<i>Delinquent (30+)</i>			
Number		3	6
%		4.92%	2.54%
<i>Delinquent (60+)</i>			
Number		5	8
%		8.20%	3.39%
<i>Delinquent (90+)</i>			
Number		44	188
%		72.13%	79.66%

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)	59	233
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	1	1
%	1.69%	0.43%
<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	58	232
%	98.31%	99.57%
<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 Retention³		
Six Months Number	N/A	117
Six Months %	N/A	100.00%
Twelve Months Number	N/A	49
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 or circumstances change
2. Includes second mortgage settlement
3. Borrower still owns home

Ohio

HHF Performance Data Reporting- Program Performance Homeownership Retention Assistance Program

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

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

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 on 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 provided to borrowers through HHF program(s)
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
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		
	Approved	
	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.
	Denied	
	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.
	Withdrawn	
	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.
	In Process	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on 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 on and are pending review divided by the total number of borrowers who have applied for the specific program.
	Total	
	Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

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

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