



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

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

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	1096	5020
	Number of Unique Borrowers Denied Assistance <sup>1</sup>	301	1599
	Number of Unique Borrowers Withdrawn from Program <sup>1</sup>	702	1635
	Number of Unique Borrowers in Process <sup>1</sup>	2468	N/A
	Total Number of Unique Borrower Applicants	4567	10722
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.36%	0.08%
	\$70,000- \$89,000	2.37%	1.97%
	\$50,000- \$69,000	14.32%	12.39%
	Below \$50,000	82.95%	85.56%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120% <sup>2</sup>	0.17%	0.24%
	110%-119% <sup>2</sup>	1.92%	1.29%
	100%- 109%	2.19%	2.19%
	90%- 99%	4.11%	3.84%
	80%- 89%	5.66%	5.25%
	Below 80%	85.95%	87.19%
<b>Geographic Breakdown (by county)</b>			
	Adams	3	15
	Allen	4	25
	Ashland	11	37
	Ashtabula	11	38
	Athens	3	9
	Auglaize	2	7
	Belmont	1	11
	Brown	7	26
	Butler	27	114
	Carroll	1	14
	Champaign	3	19
	Clark	11	95
	Clermont	9	66
	Clinton	10	27
	Columbiana	4	25
	Coshocton	2	8
	Crawford	9	32
	Cuyahoga	164	749
	Darke	3	12
	Defiance	1	13
	Delaware	9	46
	Erie	2	15
	Fairfield	16	55
	Fayette	1	9
	Franklin	79	429
	Fulton	3	9
	Gallia	1	4
	Geauga	4	24
	Greene	14	51
	Guernsey	1	11
	Hamilton	78	410
	Hancock	5	33
	Hardin	3	10
	Harrison	0	3
	Henry	1	10
	Highland	8	33
	Hocking	1	6
	Holmes	3	12
	Huron	5	27
	Jackson	3	8
	Jefferson	7	23
	Knox	3	22

Ohio		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	13	93
Lawrence	1	4
Licking	16	61
Logan	5	24
Lorain	27	142
Lucas	51	263
Madison	3	9
Mahoning	21	78
Marion	11	36
Medina	22	121
Meigs	2	6
Mercer	1	10
Miami	5	28
Monroe	0	1
Montgomery	84	383
Morgan	1	3
Morrow	6	17
Muskingum	11	44
Noble	0	3
Ottawa	1	17
Paulding	1	3
Perry	1	12
Pickaway	3	13
Pike	4	9
Portage	11	47
Preble	7	29
Putnam	2	8
Richland	39	137
Ross	4	19
Sandusky	6	28
Scioto	4	7
Seneca	3	23
Shelby	4	13
Stark	52	162
Summit	61	269
Trumbull	19	68
Tuscarawas	4	27
Union	2	7
Van Wert	4	8
Vinton	1	4
Warren	20	79
Washington	1	8
Wayne	15	42
Williams	5	20
Wood	6	34
Wyandot	3	9

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native	5	16	
Asian	7	30	
Black or African American	241	1206	
Native Hawaiian or other Pacific Islander	1	4	
White	791	3544	
Information Not Provided by Borrower	51	220	
<b>Ethnicity</b>			
Hispanic or Latino	33	141	
Not Hispanic or Latino	1063	4879	
Information Not Provided by Borrower	0	0	
<b>Sex</b>			
Male	553	2556	
Female	543	2464	
Information Not Provided by Borrower	0	0	
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native	2	10	
Asian	6	19	
Black or African American	73	285	
Native Hawaiian or other Pacific Islander	0	1	
White	364	1465	
Information Not Provided by Borrower	38	151	
<b>Ethnicity</b>			
Hispanic or Latino	8	45	
Not Hispanic or Latino	451	1821	
Information Not Provided by Borrower	24	65	
<b>Sex</b>			
Male	143	567	
Female	316	1299	
Information Not Provided by Borrower	24	65	
<b>Hardship</b>			
Unemployment	779	3676	
Underemployment	195	887	
Divorce	17	74	
Medical Condition	100	357	
Death	4	25	
Other	1	1	
<b>Current Loan to Value Ratio (LTV)</b>			
<100%	50.28%	51.65%	
100%-109%	13.50%	13.09%	
110%-120%	10.95%	9.64%	
>120%	25.27%	25.62%	
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%	47.80%	50.04%	
100%-119%	24.91%	23.17%	
120%-139%	12.96%	12.51%	
140%-159%	7.21%	6.39%	
>=160%	7.12%	7.89%	
<b>Delinquency Status (%)</b>			
Current	21.90%	29.50%	
30+	6.30%	5.58%	
60+	8.94%	9.58%	
90+	62.86%	55.34%	
<b>Household Size</b>			
1	232	1124	
2	286	1391	
3	221	954	
4	192	827	
5+	165	724	
<p>1. Homeowners previously accounted for in declined, withdrawn, or cancelled may have changed statuses as we re-evaluate homeowners under our new term sheets</p> <p>2. As a result of income limit changes, some homeowners approved under the higher limits appear to be greater than 115% AMI. We are unable to retain historical values</p>			

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Rescue Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved <sup>1</sup>		973	4339
% of Total Number of Applications		43.36%	61.26%
<i>Denied</i>			
Number of Applications Denied <sup>1</sup>		251	1283
% of Total Number of Applications		11.19%	18.11%
<i>Withdrawn</i>			
Number of Applications Withdrawn <sup>1</sup>		202	643
% of Total Number of Applications		9.00%	9.08%
<i>In Process</i>			
Number of Applications In Process		818	N/A
% of Total Number of Applications		36.45%	N/A
<i>Total</i>			
Total Number of Applications Received		2244	7083
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		316	2111
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		805.17	801.79
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		90678.55	89173.07
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>2</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		5666.84	5554.99
<b>Assistance Characteristics</b>			
Assistance Provided		7548377.67	<b>28970665.81</b>
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		193	174
<i>Current</i>			
Number		130	905
%		13.36%	20.86%
<i>Delinquent (30+)</i>			
Number		66	260
%		6.78%	5.99%
<i>Delinquent (60+)</i>			
Number		97	465
%		9.97%	10.72%
<i>Delinquent (90+)</i>			
Number		680	2709
%		69.89%	62.43%

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Rescue Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	367	1881
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	5	72
	%	1.36%	3.88%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	6
	%	0.00%	0.32%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	9	102
	%	2.45%	5.42%
	<i>Reinstatement/Current/Payoff</i>		
	Number	349	1606
	%	94.82%	85.38%
	<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	4	95
	%	1.09%	5.05%
<b>Homeownership Retention<sup>3</sup></b>			
	Six Months Number	N/A	2492
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	323
	Twelve Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. Number of homeowners approved, declined, and withdrawn fluctuates due to servicer returns (crossing quarters), and reconsideration of applications due to new term sheets and appeals.</p> <p>2 Includes second mortgage settlement</p> <p>3. Borrower still owns home</p>			

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Mortgage Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved <sup>1</sup>		703	3254
% of Total Number of Applications		43.88%	67.00%
<i>Denied</i>			
Number of Applications Denied <sup>1</sup>		90	497
% of Total Number of Applications		5.62%	10.23%
<i>Withdrawn</i>			
Number of Applications Withdrawn <sup>1</sup>		73	370
% of Total Number of Applications		4.56%	7.62%
<i>In Process</i>			
Number of Applications In Process		736	N/A
% of Total Number of Applications		45.94%	N/A
<i>Total</i>			
Total Number of Applications Received		1602	4857
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		318	2128
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		845.4	834.18
Median 1st Lien Housing Payment After Assistance		0	155.62
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		90638.81	91304.67
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>2</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	5
Median Assistance Amount		2237.79	5157.35
<b>Assistance Characteristics</b>			
Assistance Provided		6423891.39	<b>18545388.25</b>
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		199	166
<i>Current</i>			
Number		239	1407
%		34.00%	43.24%
<i>Delinquent (30+)</i>			
Number		63	241
%		8.96%	7.41%
<i>Delinquent (60+)</i>			
Number		77	348
%		10.95%	10.69%
<i>Delinquent (90+)</i>			
Number		324	1258
%		46.09%	38.66%

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Mortgage Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	32	399
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	5	84
	%	15.63%	21.05%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	2
	%	0.00%	0.50%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	12	127
	%	37.50%	31.83%
	<i>Reinstatement/Current/Payoff</i>		
	Number	8	82
	%	25.00%	20.55%
	<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	7	104
	%	21.87%	26.07%
<b>Homeownership Retention<sup>3</sup></b>			
	Six Months Number	N/A	1896
	Six Months %	N/A	99.89%
	Twelve Months Number	N/A	296
	Twelve Months %	N/A	99.33%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0
<p>1. Number of homeowners approved, declined, and withdrawn fluctuates due to servicer returns (crossing quarters), and reconsideration of applications due to new term sheets and appeals.</p> <p>2. Includes second mortgage settlement</p> <p>3. Borrower still owns home</p>			



Ohio			
HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance			
		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Denied</i>			
Number of Applications Denied		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn</i>			
Number of Applications Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Applications In Process		2	N/A
% of Total Number of Applications		100.00%	N/A
<i>Total</i>			
Total Number of Applications Received		2	2
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		0	0
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A	
Median 1st Lien UPB Before Program Entry		0	0
Median 1st Lien UPB After Program Entry		0	0
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A	
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance	N/A	N/A	
Median Assistance Amount		0	0
<b>Assistance Characteristics</b>			
Assistance Provided to Date		0	0
Total Lender/Servicer Assistance Amount		0	0
Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		0	0
<i>Current</i>			
Number		0	0
%		0.00%	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%

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Modification with Contribution Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	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%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve 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			

<b>Ohio</b>		
<b>HFA Performance Data Reporting- Program Performance Transition Assistance Program</b>		
	<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Applications Approved	0	5
% of Total Number of Applications	0.00%	13.51%
<i>Denied</i>		
Number of Applications Denied	0	15
% of Total Number of Applications	0.00%	40.54%
<i>Withdrawn</i>		
Number of Applications Withdrawn	6	12
% of Total Number of Applications	54.55%	32.43%
<i>In Process</i>		
Number of Applications In Process	5	N/A
% of Total Number of Applications	45.45%	N/A
<i>Total</i>		
Total Number of Applications Received	11	37
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	2
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	0	953.52
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	0	95590.27
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness <sup>1</sup>	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	0	3000
<b>Assistance Characteristics</b>		
Assistance Provided to Date	0	15000
Total Lender/Servicer Assistance Amount	N/A	N/A
Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
<b>Other Characteristics</b>		
Median Length of Time from Initial Request to Assistance Granted	0	282
<i>Current</i>		
Number	0	1
%	0.00%	20.00%
<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	4
%	0.00%	80.00%

<b>Ohio</b>				
<b>HFA Performance Data Reporting- Program Performance Transition Assistance Program</b>				
			<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>				
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	5
<b>Alternative Outcomes</b>				
	<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
<b>Program Completion/ Transition</b>				
	<i>Loan Modification Program</i>			
	Number		N/A	N/A
	%		N/A	N/A
	<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number		N/A	N/A
	%		N/A	N/A
	<i>Reinstatement/Current/Payoff</i>			
	Number		N/A	N/A
	%		N/A	N/A
	<i>Short Sale</i>			
	Number		0	3
	%		0.00%	60.00%
	<i>Deed in Lieu</i>			
	Number		0	2
	%		0.00%	40.00%
	<i>Other - Borrower Still Owns Home</i>			
	Number		N/A	N/A
	%		N/A	N/A
<b>Homeownership Retention<sup>2</sup></b>				
	Six Months Number		N/A	N/A
	Six Months %		N/A	N/A
	Twelve Months Number		N/A	N/A
	Twelve Months %		N/A	N/A
	Unreachable Number		N/A	N/A
	Unreachable %		N/A	N/A
1. Includes second mortgage settlement				

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

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Short Refinance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	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%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	0	0
	%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve 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			

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Lien Elimination Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved		12	61
% of Total Number of Applications		12.24%	41.50%
<i>Denied</i>			
Number of Applications Denied		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn</i>			
Number of Applications Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Applications In Process		86	N/A
% of Total Number of Applications		87.76%	N/A
<i>Total</i>			
Total Number of Applications Received		98	147
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	11
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		402.46	484.13
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		39163.14	57721.75
Median 1st Lien UPB After Program Entry		0	0
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		7660.29	35721.75
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		20000	15000
<b>Assistance Characteristics</b>			
Assistance Provided to Date		213103.29	<b>823442.94</b>
Total Lender/Service Assistance Amount		232891.81	<b>917866.58</b>
Borrowers Receiving Lender/Service Match (%)		75.00%	95.08%
Median Lender/Service Assistance per Borrower		16954	15000
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		178	182
<i>Current</i>			
Number		2	7
%		16.67%	11.48%
<i>Delinquent (30+)</i>			
Number		0	1
%		0.00%	1.64%
<i>Delinquent (60+)</i>			
Number		0	1
%		0.00%	1.64%
<i>Delinquent (90+)</i>			
Number		10	52
%		83.33%	85.25%

<b>Ohio</b>			
<b>HFA Performance Data Reporting- Program Performance Lien Elimination Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	12	61
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<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	12	61
	%	100.00%	100.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	34
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	1
	Twelve Months %	N/A	100.00%
	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 <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 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 <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

#### Borrower Income

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

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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#### Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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#### Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
<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.
<i>Co-Borrower</i>	
<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.
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#### Current Loan to Value Ratio (LTV)

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

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

All Categories	Delinquency status at the time of assistance.
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#### Household Size

All Categories	Household size at the time of assistance.
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### HFA Performance Data Reporting- Program Performance

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

#### Program Intake/Evaluation

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

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

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