



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.

Template Version Date: May 2011

Notes

1. Ohio's HHF Program does not capture 2nd lien information except for Transition Assistance.
2. Payment and credit files were processed at month end totaling \$590,215.56 . This amount is included in our Quarterly Treasury report, but will not be included in our quarterly financials from OHA, LLC due to timing. We have changed our process and this will not be an issue going forward.

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1198	1596
	Number of Unique Borrowers Denied Assistance	394	744
	Number of Unique Borrowers Withdrawn from Program	213	261
	Number of Unique Borrowers in Process	2588	2588
	Total Number of Unique Borrower Applicants	4393	5189
Borrower Income (\$)			
	Above \$90,000	0.00%	0.00%
	\$70,000- \$89,000	1.42%	1.63%
	\$50,000- \$69,000	10.68%	10.46%
	Below \$50,000	87.90%	87.91%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.00%	0.00%
	110%- 119%	0.26%	0.26%
	100%- 109%	0.43%	0.45%
	90%- 99%	2.75%	2.82%
	80%- 89%	4.22%	4.29%
	Below 80%	92.34%	92.18%
Geographic Breakdown (by county)			
	Adams	2	2
	Allen	9	9
	Ashland	7	11
	Ashtabula	6	12
	Athens	3	3
	Auglaize	3	3
	Belmont	4	8
	Brown	8	9
	Butler	18	29
	Carroll	4	5
	Champaign	5	6
	Clark	30	33
	Clermont	15	25
	Clinton	2	4
	Columbiana	3	4
	Coshocton	2	2
	Crawford	4	7
	Cuyahoga	197	261
	Darke	4	4
	Defiance	4	6
	Delaware	7	12
	Erie	3	3
	Fairfield	13	19
	Fayette	0	1
	Franklin	116	162
	Fulton	3	4
	Gallia	2	2
	Geauga	7	8
	Greene	10	14
	Guernsey	5	5
	Hamilton	102	133
	Hancock	13	14
	Hardin	1	1
	Harrison	2	2
	Henry	4	5
	Highland	9	10
	Hocking	2	2
	Holmes	5	6
	Huron	6	10
	Jackson	1	1
	Jefferson	3	3
	Knox	9	9

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Lake	30	42
	Lawrence	1	1
	Licking	10	13
	Logan	6	7
	Lorain	34	45
	Lucas	71	85
	Madison	3	3
	Mahoning	18	21
	Marion	10	11
	Medina	23	33
	Meigs	1	1
	Mercer	2	2
	Miami	6	11
	Monroe	0	0
	Montgomery	78	100
	Morgan	1	1
	Morrow	1	1
	Muskingum	12	16
	Noble	3	3
	Ottawa	4	6
	Paulding	0	0
	Perry	1	1
	Pickaway	6	6
	Pike	1	1
	Portage	5	11
	Preble	4	5
	Putnam	4	4
	Richland	34	46
	Ross	3	3
	Sandusky	5	6
	Scioto	2	2
	Seneca	9	9
	Shelby	3	3
	Stark	25	41
	Summit	64	96
	Trumbull	12	18
	Tuscarawas	6	11
	Union	1	4
	Van Wert	1	1
	Vinton	1	1
	Warren	22	28
	Washington	0	0
	Wayne	9	11
	Williams	2	3
	Wood	7	10
	Wyandot	4	4

Ohio			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native		3	6
Asian		10	13
Black or African American		304	392
Native Hawaiian or other Pacific Islander		0	0
White		828	1115
Information Not Provided by Borrower		53	70
Ethnicity			
Hispanic or Latino		35	44
Not Hispanic or Latino		1163	1552
Information Not Provided by Borrower		0	0
Sex			
Male		628	829
Female		570	767
Information Not Provided by Borrower		0	0
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native		2	4
Asian		4	5
Black or African American		57	71
Native Hawaiian or other Pacific Islander		0	0
White		333	437
Information Not Provided by Borrower		25	32
Ethnicity			
Hispanic or Latino		8	11
Not Hispanic or Latino		407	531
Information Not Provided by Borrower		6	7
Sex			
Male		116	153
Female		299	389
Information Not Provided by Borrower		6	7
Hardship			
Unemployment		892	1208
Underemployment		215	274
Divorce		18	24
Medical Condition		67	83
Death		6	7
Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		9.93%	7.46%
100%-109%		10.35%	10.53%
110%-120%		8.60%	9.77%
>120%		71.12%	72.24%
Current Combined Loan to Value Ratio (CLTV)			
<100%		9.93%	7.46%
100%-119%		18.36%	19.74%
120%-139%		11.52%	11.40%
140%-159%		7.01%	6.95%
>=160%		53.18%	54.45%
Delinquency Status (%)			
Current		32.30%	35.15%
30+		4.18%	4.70%
60+		9.18%	10.15%
90+		54.34%	50.00%
Household Size			
1		282	377
2		330	449
3		227	285
4		195	267
5+		164	218

Ohio			
HFA Performance Data Reporting- Program Performance			
Rescue Payment Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		1027	1347
% of Total Number of Applications		35.16%	37.93%
<i>Denied</i>			
Number of Applications Denied		315	594
% of Total Number of Applications		10.78%	16.73%
<i>Withdrawn</i>			
Number of Applications Withdrawn		94	125
% of Total Number of Applications		3.22%	3.52%
<i>In Process</i>			
Number of Applications In Process		1485	1485
% of Total Number of Applications		50.84%	41.82%
<i>Total</i>			
Total Number of Applications Received		2921	3551
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		24	54
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		803	824
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		86286	88793
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 ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		5169	5253
Assistance Characteristics			
Assistance Provided		6621626	8334194
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		182	167
<i>Current</i>			
Number		249	349
%		24.25%	25.91%
<i>Delinquent (30+)</i>			
Number		46	71
%		4.48%	5.27%
<i>Delinquent (60+)</i>			
Number		101	153
%		9.83%	11.36%
<i>Delinquent (90+)</i>			
Number		631	774
%		61.44%	57.46%

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)	356	436
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	5	5
	%	1.41%	1.14%
<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	1
	%	0.00%	0.23%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	16	18
	%	4.49%	4.13%
<i>Reinstatement/Current/Payoff</i>			
	Number	335	412
	%	94.10%	94.50%
<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 Retention²			
	Six Months Number	N/A	2
	Six Months %	N/A	67.00%
	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			

Ohio			
HFA Performance Data Reporting- Program Performance			
Partial Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		789	1086
% of Total Number of Applications		36.36%	41.25%
<i>Denied</i>			
Number of Applications Denied		142	286
% of Total Number of Applications		6.54%	10.86%
<i>Withdrawn</i>			
Number of Applications Withdrawn		70	92
% of Total Number of Applications		3.23%	3.49%
<i>In Process</i>			
Number of Applications In Process		1169	1169
% of Total Number of Applications		53.87%	44.40%
<i>Total</i>			
Total Number of Applications Received		2170	2633
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		23	43
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		821	838
Median 1st Lien Housing Payment After Assistance		368	391
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		88129	92008
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 ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	1
Median Assistance Amount		1954	2179
Assistance Characteristics			
Assistance Provided		2334843	2900190
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		177	160
<i>Current</i>			
Number		359	527
%		45.50%	48.53%
<i>Delinquent (30+)</i>			
Number		43	62
%		5.45%	5.71%
<i>Delinquent (60+)</i>			
Number		88	119
%		11.15%	10.96%
<i>Delinquent (90+)</i>			
Number		299	378
%		37.90%	34.81%

Ohio			
HFA Performance Data Reporting- Program Performance			
Partial Mortgage Payment Assistance Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	75	98
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	5	7
	%	6.67%	7.14%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0	0
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	17	20
	%	22.67%	20.41%
	<i>Reinstatement/Current/Payoff</i>		
	Number	4	4
	%	5.33%	4.08%
	<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	49	67
	%	65.33%	68.37%
Homeownership Retention²			
	Six Months Number	N/A	7
	Six Months %	N/A	100.00%
	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			

Ohio			
HFA Performance Data Reporting- Program Performance Mortgage Modification with Principal Reduction Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		10	11
% of Total Number of Applications		22.73%	21.57%
<i>Denied</i>			
Number of Applications Denied		5	10
% of Total Number of Applications		11.36%	19.61%
<i>Withdrawn</i>			
Number of Applications Withdrawn		1	2
% of Total Number of Applications		2.27%	3.92%
<i>In Process</i>			
Number of Applications In Process		28	28
% of Total Number of Applications		63.64%	54.90%
<i>Total</i>			
Total Number of Applications Received		44	51
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		450	502
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		46813	59605
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 ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		10000	10907
Assistance Characteristics			
Assistance Provided to Date		108143	123143
Total Lender/Servicer Assistance Amount		238036	347507
Lender/Servicer Match (%)		100.00%	100.00%
Median Lender/Servicer Assistance per Borrower		22228	23250
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		132	151
<i>Current</i>			
Number		3	4
%		30.00%	36.36%
<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		7	7
%		70.00%	63.64%

Ohio		
HFA Performance Data Reporting- Program Performance Mortgage Modification with Principal Reduction Program		
	QTD	Cumulative
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	10	11
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	0	0
%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>		
Number	10	11
%	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%
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%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Ohio			
HFA Performance Data Reporting- Program Performance Transition Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Approved		0	1
% of Total Number of Applications		0.00%	3.33%
<i>Denied</i>			
Number of Applications Denied		4	10
% of Total Number of Applications		17.39%	33.33%
<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		19	19
% of Total Number of Applications		82.60%	63.33%
<i>Total</i>			
Total Number of Applications Received		23	30
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	719
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
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 ¹	N/A	N/A	
Median Length of Time Borrower Receives Assistance	N/A	N/A	
Median Assistance Amount		0	3000
Assistance Characteristics			
Assistance Provided to Date		0	3000
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		0	112
<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	1
%		0.00%	100.00%

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)	0	1
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	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	1
	%	0.00%	100.00%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention²			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	Unreachable Number	N/A	N/A
	Unreachable %	N/A	N/A

1. Includes second mortgage settlement
2. Borrower still owns home

Ohio		
HFA Performance Data Reporting- Program Performance Short Refinance Program		
	QTD	Cumulative
Program Intake/Evaluation		
<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	2
% of Total Number of Applications	100.00%	100.00%
<i>Total</i>		
Total Number of Applications Received	2	2
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	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 ¹	0	0
Median Length of Time Borrower Receives Assistance	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%

Ohio			
HFA Performance Data Reporting- Program Performance			
Short Refinance Program			
		QTD	Cumulative
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
	%	0.00%	0.00%
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%
	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
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields.
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.

Data Dictionary

HFA Performance Data Reporting- Program Performance The Following Data Points Are To Be Reported In Aggregate For All Programs

Program Intake/Evaluation		
<i>Approved</i>		
Number of Applications Approved		The total number of applications approved for assistance for the specific program
% of Total Number of Applications		Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Denied</i>		
Number of Applications Denied		The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications		Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Withdrawn</i>		
Number of Applications Withdrawn		The total number of applications withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications		Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
<i>In Process</i>		
Number of Applications In Process		The total number of applications for the specific program that have not been decided and are pending review
% of Total Number of Applications		Total number of applications for the specific program that have not been decided and are pending review divided by the total number of applications received for the specific program.
<i>Total</i>		
Total Number of Applications Received		Total number of applications received for the specific program (approved, denied, withdrawn and 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 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		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance).
Total Lender/Service 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/Service Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service 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.
%		total 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.

Data Dictionary

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 initial assistance.
	%	Percent of households assisted by the program in which the borrower retains ownership 6 months post 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 initial assistance.
	%	Percent of households assisted by the program in which the borrower retains ownership 12 months post 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)