



## HOPE NOW State Housing Report

### Report Summary

HOPE NOW collects industry data from mortgage servicing members on a monthly basis. The data collected represents about 70% of the national mortgage market. HOPE NOW extrapolates this data for the entire industry using the Mortgage Bankers Association National Delinquency Survey, in order to create an accurate representation of the US housing market and identify trends within the industry.

Below you will find a state specific breakdown of the local housing market.

### HOPE NOW: Data on Loan Workouts

**Ohio:** In the fourth quarter of 2016, 1,199 proprietary (non-HAMP) permanent modifications occurred in Ohio. This increased the amount of modifications provided to homeowners in Ohio to a total of 162,530 since mid-2007. The average loan count of Ohio in 2016-Q4 was 548,643 and 6.92% of those loans were delinquent (MBA Methodology).

	Q1-2016	Q2-2016	Q3-2016	Q4-2016
<b>Total Loan Count</b>	560,825	550,045	548,019	548,643
60+ Day Delinquency <sup>1</sup>	41,749	38,916	39,173	37,942
Delinquency Rate	7.44%	7.07%	7.15%	6.92%
Delinquency Index <sup>2</sup>	128	127	134	131

	Oct-16	Nov-16	Dec-16
<b>Total Loan Count</b>	549,514	547,647	548,768
60+ Day Delinquency <sup>1</sup>	38,742	35,532	39,553
Delinquency Rate	7.05%	6.49%	7.21%
Delinquency Index <sup>2</sup>	158	151	160

Foreclosure Starts	3,757	3,676	3,614	3,374
Foreclosure Sales	2,105	2,120	2,032	1,892

	1,027	1,140	1,207
	576	576	740

Proprietary Modification <sup>3</sup>	1,308	1,231	1,247	1,199
Short Sales	268	285	238	210
Deed-in-Lieu	132	161	149	120

	366	397	436
	59	77	74
	38	45	37

<sup>1</sup>Total Number of 60+ Loans (MBA Methodology) – Total number of (all) loans that are 60 days past due at month end based on MBA Methodology excluding loans that are currently in Pre-Sale foreclosure.

<sup>2</sup> The columns below show the state delinquency rate relative to the national delinquency rate; a value greater than 100 means that the state's delinquency rate is above the national average.

<sup>3</sup> Number of (delinquent and current) Non-HAMP modified, renegotiated or restructured loans, regardless of performance to date under the plan during the month. Anything that alters the terms of the contract between the borrower and the lender that assists the borrower to maintain the home and that the loan is retained.