



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

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

**Template Version Date: July 2014**

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	1655	22849
	Number of Unique Borrowers Denied Assistance <sup>1</sup>	1230	14347
	Number of Unique Borrowers Withdrawn from Program <sup>1</sup>	936	10180
	Number of Unique Borrowers in Process	1315	N/A
	Total Number of Unique Borrower Applicants	5136	48691
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date <sup>2</sup>	<b>19163966.85</b>	<b>183961713.78</b>
	Total Spent on Administrative Support, Outreach, and Counseling <sup>2</sup>	<b>2141774.25</b>	<b>24286389.19</b>
<b>Borrower Income (\$)</b>			
	Above \$90,000	3.58%	3.89%
	\$70,000- \$89,000	5.57%	6.20%
	\$50,000- \$69,000	12.84%	13.20%
	Below \$50,000	78.01%	76.71%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	6.98%	7.88%
	110%- 119%	1.39%	2.49%
	100%- 109%	3.39%	3.27%
	90%- 99%	3.69%	4.05%
	80%- 89%	4.66%	5.24%
	Below 80%	79.89%	77.07%
<b>Geographic Breakdown (by county)</b>			
	Alcona	0	17
	Alger	0	10
	Allegan	12	208
	Alpena	8	80
	Antrim	1	42
	Arenac	2	45
	Baraga	1	8
	Barry	4	133
	Bay	18	353
	Benzie	1	60
	Berrien	13	270
	Branch	2	69
	Calhoun	20	330
	Cass	4	93
	Charlevoix	0	61
	Cheboygan	9	103
	Chippewa	5	50
	Clare	6	82
	Clinton	7	148
	Crawford	1	46
	Delta	6	86
	Dickinson	1	37
	Eaton	17	315
	Emmet	5	80
	Genessee	70	943
	Galdwin	2	67
	Gogebic	3	37
	Grand Traverse	9	204
	Gratiot	3	110
	Hillsdale	8	114
	Houghton	1	38
	Huron	0	84
	Ingham	45	595
	Ionia	17	206
	Iosco	0	44
	Iron	0	4
	Isabella	4	138
	Jackson	22	404
	Kalamazoo	23	408
	Kalkaska	1	57
	Kent	62	1266
	Keweenaw	0	3

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
Lake		1	38
Lapeer		9	149
Leelanau		2	30
Lenawee		12	244
Livingston		8	265
Luce		0	3
Mackinac		5	83
Macomb		84	1458
Manistee		1	44
Marquette		4	67
Mason		9	42
Mecosta		6	70
Menominee		1	29
Midland		10	214
Missaukee		3	43
Monroe		10	221
Montcalm		9	200
Montmorency		1	20
Muskegon		19	440
Newaygo		6	139
Oakland		145	2016
Oceana		0	54
Ogemaw		1	58
Ontonagon		3	14
Osceloa		2	35
Oscoda		2	16
Otsego		6	72
Ottawa		17	353
Presque Isle		2	29
Roscommon		5	63
Saginaw		59	631
Sanilac		4	114
Schoolcraft		0	17
Shiawassee		8	165
St. Clair		23	293
St. Joseph		9	103
Tuscola		6	202
Van Buren		6	146
Washtenaw		45	434
Wayne		696	6709
Wexford		3	78

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		8	208
Asian		4	102
Black or African American		801	7914
Native Hawaiian or other Pacific Islander		3	25
White		783	13611
Information Not Provided by Borrower		56	989
<b>Ethnicity</b>			
Hispanic or Latino		49	709
Not Hispanic or Latino		1606	22140
Information Not Provided by Borrower		0	0
<b>Sex</b>			
Male		672	10422
Female		983	12427
Information Not Provided by Borrower		0	0
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		5	100
Asian		2	65
Black or African American		248	2344
Native Hawaiian or other Pacific Islander		0	18
White		404	7108
Information Not Provided by Borrower		58	827
<b>Ethnicity</b>			
Hispanic or Latino		20	367
Not Hispanic or Latino		675	9847
Information Not Provided by Borrower		22	248
<b>Sex</b>			
Male		294	3735
Female		400	6479
Information Not Provided by Borrower		23	248
<b>Hardship</b>			
Unemployment		472	9585
Underemployment		326	3908
Divorce		42	562
Medical Condition		380	3918
Death		65	533
Other		370	4343
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		20.00%	13.19%
100%-109%		0.00%	8.53%
110%-120%		20.00%	9.02%
>120%		60.00%	69.26%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		20.00%	11.71%
100%-119%		20.00%	16.34%
120%-139%		0.00%	18.78%
140%-159%		20.00%	14.39%
>=160%		40.00%	38.78%
<b>Delinquency Status (%)</b>			
Current		7.19%	15.64%
30+		5.56%	8.03%
60+		4.78%	8.24%
90+		82.47%	68.09%
<b>Household Size</b>			
1		484	5317
2		428	6099
3		294	4198
4		228	3931
5+		221	3304
1. Applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. 2. Blight Elimination Program (BEP) activity is included in both Total Assistance Provided to Date and Total Spent on Administrative Support, Outreach, and Counseling. See the BEP tab for detailed statistics			

# Michigan

## HFA Performance Data Reporting- Program Performance Loan Rescue Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1499	16059
% of Total Number of Applications		31.93%	41.74%
<i>Denied</i>			
Number of Borrowers Denied		1137	12168
% of Total Number of Applications		24.24%	31.63%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		924	9114
% of Total Number of Applications		19.70%	23.69%
<i>In Process</i>			
Number of Borrowers In Process		1132	N/A
% of Total Number of Applications		24.13%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		4692	38473
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		271.76	541.95
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		150.00	150.56
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		16699.42	55882.57
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		4751.27	5176.45
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		5514.47	6255.79
<b>Assistance Characteristics</b>			
Assistance Provided to Date		<b>11646193.70</b>	<b>124278717.87</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		181	140
<i>Current</i>			
Number		66	675
%		4.33%	4.20%
<i>Delinquent (30+)</i>			
Number		69	1001
%		4.61%	6.24%
<i>Delinquent (60+)</i>			
Number		62	1187
%		4.14%	7.39%
<i>Delinquent (90+)</i>			
Number		1302	13196
%		86.92%	82.17%

# Michigan

## HFA Performance Data Reporting- Program Performance Loan Rescue Program

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1400	15948
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	2	27
	%	0.14%	0.17%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.01%
	<i>Deed in Lieu</i>		
	Number	1	8
	%	0.07%	0.05%
	<i>Short Sale</i>		
	Number	6	37
	%	0.43%	0.23%
<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	1391	15875
	%	99.36%	99.54%
	<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>1</sup></b>			
	Six Months Number	N/A	12774
	Six Months %	N/A	99.43%
	Twelve Months Number	N/A	9190
	Twelve Months %	N/A	99.22%
	Twenty-four Months Number	N/A	3563
	Twenty-four Months %	N/A	98.34%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Borrower still owns home

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Principal Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		2	304
% of Total Number of Applications		4.77%	19.70%
<i>Denied</i>			
Number of Borrowers Denied		34	1145
% of Total Number of Applications		80.95%	74.45%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1	85
% of Total Number of Applications		2.38%	5.53%
<i>In Process</i>			
Number of Borrowers In Process		5	N/A
% of Total Number of Applications		11.90%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		42	1539
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		689.93	875.71
Median 1st Lien Housing Payment After Assistance		405.38	617.17
Median 2nd Lien Housing Payment Before Assistance		0.00	179.55
Median 2nd Lien Housing Payment After Assistance		0.00	40.06
Median 1st Lien UPB Before Program Entry		82489.95	104884.96
Median 1st Lien UPB After Program Entry		63568.00	82759.20
Median 2nd Lien UPB Before Program Entry		0.00	21474.45
Median 2nd Lien UPB After Program Entry		0.00	3960.53
Median Principal Forgiveness <sup>1</sup>		10000.00	10000.00
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		10000.00	10000.00
<b>Assistance Characteristics</b>			
Assistance Provided to Date		<b>20000.00</b>	<b>2774981.27</b>
Total Lender/Servicer Assistance Amount		<b>20000.00</b>	<b>2784009.87</b>
Borrowers Receiving Lender/Servicer Match (%)		100.00%	100.00%
Median Lender/Servicer Assistance per Borrower		10000	10000
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		232	119
<i>Current</i>			
Number		2	112
%		100.00%	36.97%
<i>Delinquent (30+)</i>			
Number		0	37
%		0.00%	11.88%
<i>Delinquent (60+)</i>			
Number		0	30
%		0.00%	9.90%
<i>Delinquent (90+)</i>			
Number		0	125
%		0.00%	41.25%

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Principal Curtailment 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)	1	303
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.33%
	<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	2
	%	0.00%	0.66%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	1	68
	%	100.00%	22.19%
	<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	232
	%	0.00%	76.82%
<b>Homeownership Retention <sup>2</sup></b>			
	Six Months Number	N/A	295
	Six Months %	N/A	98.99%
	Twelve Months Number	N/A	283
	Twelve Months %	N/A	98.95%
	Twenty-four Months Number	N/A	244
	Twenty-four Months %	N/A	99.19%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

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

# Michigan

## HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		143	6405
% of Total Number of Applications		50.35%	79.87%
<i>Denied</i>			
Number of Borrowers Denied		15	673
% of Total Number of Applications		5.28%	8.39%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		10	826
% of Total Number of Applications		3.52%	10.30%
<i>In Process</i>			
Number of Borrowers In Process		116	N/A
% of Total Number of Applications		40.85%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		284	8020
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		846.59	825.92
Median 1st Lien Housing Payment After Assistance		498.00	428.96
Median 2nd Lien Housing Payment Before Assistance		0.00	190.66
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		96143.61	93923.26
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0.00	19061.73
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		0.00	0.00
Median Length of Time Borrower Receives Assistance		N/A	12.00
Median Assistance Amount		1197.57	6223.16
<b>Assistance Characteristics</b>			
Assistance Provided to Date		<b>1838835.45</b>	<b>46647331.69</b>
Total Lender/Service Assistance Amount		N/A	N/A
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		111	91
<i>Current</i>			
Number		51	2775
%		35.67%	43.30%
<i>Delinquent (30+)</i>			
Number		23	795
%		16.08%	12.41%
<i>Delinquent (60+)</i>			
Number		16	657
%		11.19%	10.25%
<i>Delinquent (90+)</i>			
Number		53	2178
%		37.06%	34.04%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		292	5606
<b>Alternative Outcomes</b>			

## Michigan

### HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program

		QTD	Cumulative
<i>Foreclosure Sale</i>			
Number		0	12
%		0.00%	0.21%
<i>Cancelled</i>			
Number		24	640
%		8.22%	11.45%
<i>Deed in Lieu</i>			
Number		3	8
%		1.03%	0.14%
<i>Short Sale</i>			
Number		6	46
%		2.05%	0.82%
<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	551
%		0.00%	9.80%
<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		259	4349
%		88.70%	77.58%
<b>Homeownership Retention <sup>1</sup></b>			
Six Months Number		N/A	6037
Six Months %		N/A	98.82%
Twelve Months Number		N/A	5518
Twelve Months %		N/A	98.71%
Twenty-four Months Number		N/A	3363
Twenty-four Months %		N/A	98.19%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%
1. Borrower still owns home			

# Michigan

## HHF Performance Data Reporting- Program Performance Modification Plan Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		11	81
% of Total Number of Applications		9.32%	12.29%
<i>Denied</i>			
Number of Borrowers Denied		44	361
% of Total Number of Applications		37.29%	54.78%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1	155
% of Total Number of Applications		0.85%	23.52%
<i>In Process</i>			
Number of Borrowers In Process		62	N/A
% of Total Number of Applications		52.54%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		118	659
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		699.82	855.06
Median 1st Lien Housing Payment After Assistance		571.03	564.69
Median 2nd Lien Housing Payment Before Assistance		0.00	260.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		74078.21	102082.00
Median 1st Lien UPB After Program Entry		60495.55	75000.00
Median 2nd Lien UPB Before Program Entry		0.00	31015.06
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		0.00	25971.23
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		26499.28	21494.44
<b>Assistance Characteristics</b>			
Assistance Provided to Date		<b>243512.08</b>	<b>1561804.43</b>
Total Lender/Servicer Assistance Amount <sup>2</sup>		0.00	109782.77
Borrowers Receiving Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0.00	0.00
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		239	215
<i>Current</i>			
Number		1	11
%		9.09%	13.58%
<i>Delinquent (30+)</i>			
Number		0	3
%		0.00%	3.70%
<i>Delinquent (60+)</i>			
Number		1	10
%		9.09%	12.35%
<i>Delinquent (90+)</i>			
Number		9	57
%		81.82%	70.37%

<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	10	80
<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	10	80
	%	100.00%	100.00%
	<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>3</sup></b>			
	Six Months Number	N/A	66
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	48
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	3
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement 2. The cumulative Total Lender/Servicer Assistance Amount has been updated to reflect the sum of four prior quarter approvals that received additional assistance from the Servicer. 3. Borrower still owns home			

# Michigan

## HHF Performance Data Reporting- Program Performance Blight Elimination Program

		QTD	Cumulative
<b>Program Evaluation</b>			
<i>Approved/Funded</i>			
Number of Structures Demolished/Removed		501	816
% of Total Number of Submissions		9.18%	13.63%
<i>Denied/Cancelled</i>			
Number of Structures Denied/Cancelled		0	0
% of Total Number of Submissions		0.00%	0.00%
<i>Withdrawn</i>			
Number of Structures Withdrawn		117	329
% of Total Number of Submissions		2.14%	5.50%
<i>In Process</i>			
Number of Structures In Process		4840	N/A
% of Total Number of Submissions		88.68%	N/A
<i>Total</i>			
Total Number of Structures Submitted for Eligibility Review		5458	5985
<b>Program Characteristics</b>			
<i>Assistance Characteristics</i>			
Total Assistance Provided		5415425.62	8698878.52
Median Assistance Spent on Acquisition <sup>1</sup>		0.00	0.00
Median Assistance Spent on Demolition		8399.78	8049.00
Median Assistance Spent on Greening		1250.00	1250.00
Total Assistance Reserved		N/A	23900000.00
<b>Geographic Breakdown (by city)</b>			
<i>Approved/Funded Number of Structures</i>			
Detroit		201	201
Flint		209	266
Grand Rapids		24	51
Pontiac		0	0
Saginaw		67	298
1. The median acquisition amount may reflect as zero because most structures do not incur an acquisition expense.			

## 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 decisioned for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
Program Expenditures		
	Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed to the lender/servicer on behalf of the borrower.
	Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s)
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed
Home Mortgage Disclosure Act (HMDA)		
	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.
HFA Performance Data Reporting- Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Program Intake/Evaluation		
	<i>Approved</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Denied</i>	
	Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A 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.
	<i>Withdrawn</i>	
	Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
	% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>In Process</i>	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned 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 decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
	<i>Total</i>	
	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 borrowers 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 <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 reduction granted, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer. 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		Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). 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 borrowers.
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 borrowers current at the time assistance is received.
%		Percent of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		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 borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent borrowers 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 borrowers 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 borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<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 compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%		Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number		Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%		Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>		
Number		Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%		Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%		Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>		
Number		Number of borrowers 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 compared to all borrowers reflected in alternative outcomes and program completion/transition.
Homeownership Retention <sup>1</sup>		
Six Months		Number of borrowers 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 borrowers 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 borrowers 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 borrowers 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 borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%		Percent of borrowers 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 borrowers assisted by the program that are unable to be verified by any available means.
%		Percent of borrowers assisted by the Program that are unable to be verified by any available means.
1. Borrower still owns home		
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)		