



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.

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Borrower Income (\$)</b>			
	Above \$90,000	1%	1%
	\$70,000- \$89,000	5%	3%
	\$50,000- \$69,000	8%	7%
	Below \$50,000	86%	89%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	5%	4%
	110%-119%	2%	1%
	100%- 109%	4%	3%
	90%- 99%	2%	2%
	80%- 89%	4%	4%
	Below 80%	83%	86%
<b>Geographic Breakdown (by county)</b>			
	Alcona	0	0
	Alger	0	0
	Allegan	6	9
	Alpena	2	4
	Antrun	0	0
	Arenac	0	2
	Baraga	0	0
	Barry	3	4
	Bay	6	10
	Benzie	2	4
	Berrien	4	6
	Branch	2	9
	Calhoun	3	5
	Cass	2	2
	Charlevoix	1	2
	Cheboygan	2	2
	Chippewa	0	0
	Clare	3	4
	Clinton	4	7
	Crawford	1	2
	Delta	9	12
	Dickinson	2	2
	Eaton	5	9
	Emmet	1	1
	Genessee	24	53
	Galdwin	4	4
	Gogebic	0	0
	Grand Traverse	1	1
	Gratiot	6	14
	Hillsdale	4	5
	Houghton	3	3
	Huron	3	8
	Ingham	8	18
	Ionia	1	7
	Iosco	2	4
	Iron	0	0
	Isabella	3	15
	Jackson	8	13
	Kalamazoo	3	3
	Kalkaska	0	0
	Kent	25	35
	Keweenaw	0	0

Michigan		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	2	2
Lapeer	2	2
Leelanau	0	1
Lenawee	10	20
Livingston	5	10
Luce	0	0
Mackinac	1	1
Macomb	17	30
Manistee	1	1
Marquette	2	3
Mason	0	0
Mecosta	4	6
Menominee	1	1
Midland	4	5
Missaukee	2	2
Monroe	0	0
Montcalm	2	7
Montmorency	0	0
Muskegon	7	11
Newaygo	7	9
Oakland	19	35
Oceana	2	3
Ogemaw	4	6
Ontonagon	0	0
Osceloa	0	3
Oscoda	1	1
Otsego	1	3
Ottawa	5	10
Presque Isle	1	1
Roscommon	0	0
Saginaw	9	16
Sanilac	5	7
Schoolcraft	3	5
Shiawassee	7	9
St. Clair	4	10
St. Joseph	5	11
Tuscola	13	19
Van Buren	0	3
Washtenaw	7	8
Wayne	26	49
Wexford	1	3

<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	7		14
Asian	0		0
Black or African American	20		38
Native Hawaiian or other Pacific Islander	2		3
White	248		456
Information Not Provided by Borrower	56		82
<b>Ethnicity</b>			
Hispanic or Latino	7		13
Not Hispanic or Latino	218		389
Information Not Provided by Borrower	108		191
<b>Sex</b>			
Male	210		371
Female	123		222
Information Not Provided by Borrower	0		0
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native	4		7
Asian	0		0
Black or African American	3		11
Native Hawaiian or other Pacific Islander	1		1
White	84		171
Information Not Provided by Borrower	22		31
<b>Ethnicity</b>			
Hispanic or Latino	1		4
Not Hispanic or Latino	80		157
Information Not Provided by Borrower	33		60
<b>Sex</b>			
Male	9		24
Female	105		197
Information Not Provided by Borrower	0		0
<b>Hardship</b>			
Unemployment	231		391
Underemployment	33		68
Divorce	9		17
Medical Condition	27		52
Death	2		8
Other	31		57
<b>Current Loan to Value Ratio (LTV) *</b>			
<100%	0%		0%
100%- 109%	23%		9%
110%-120%	0%		6%
>120%	77%		85%
<b>Current Combined Loan to Value Ratio (CLTV) *</b>			
<100%	0%		0%
100%-119%	8%		6%
120%-139%	33%		34%
140%-159%	17%		13%
>=160%	42%		47%
<b>Delinquency Status (%)</b>			
Current	38%		38%
30+	17%		17%
60+	16%		16%
90+	29%		29%
<b>Median Household Size</b>			
1	81		161
2	84		150
3	68		102
4	60		110
5+	40		70

\* Principal Curtailment Program Only

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Loan Rescue Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applicants		117	232
% of Total Applicants		65%	69%
<i>Denied</i>			
Number of Applicants		63	106
% of Total Applicants		35%	31%
<i>Total</i>			
Total Applicants		180	338
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		815	811
Median 1st Lien Housing Payment After Assistance		767	754
Median 2nd Lien Housing Payment Before Assistance		414	414
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		86662	87776
Median 1st Lien UPB After Program Entry		86663	86664
Median 2nd Lien UPB Before Program Entry		41777	41777
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		0	0
Median Principal Forbearance		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		3217	3166
<b>Assistance Characteristics</b>			
Assistance Provided		461775	<b>836335</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>			
Total Amount Spent (Assistance and Administrative Expenses)		697297	1059427
Median Length of Time from Initial Request to Assistance Granted *		6	6
<i>Current</i>			
Number		7	13
%		6%	6%
<i>Delinquent (30+)</i>			
Number		25	46
%		21%	20%
<i>Delinquent (60+)</i>			
Number		29	59
%		25%	25%
<i>Delinquent (90+)</i>			
Number		56	114
%		48%	49%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		2	3
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		0	0

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# Michigan

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

		QTD	Cumulative
	%	0%	0%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0%	0%
<i>Short Sale</i>			
	Number	0	0
	%	0%	0%
<b>Program Completion/ Transition</b>			
<i>MHA Program</i>			
	Number	0	0
	%	0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0%	0%
<i>Reinstatement/Current/Payoff</i>			
	Number	2	3
	%	100%	100%
<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
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%

1. Includes second mortgage settlement and/or reinstatement assistance (fees)

2. Borrower occupying home post assistance \* Calendar Days

<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 Applicants		17	37
% of Total Applicants		77%	79%
<i>Denied</i>			
Number of Applicants		5	10
% of Total Applicants		23%	21%
<i>Total</i>			
Total Applicants		22	47
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		873	726
Median 1st Lien Housing Payment After Assistance		653	639
Median 2nd Lien Housing Payment Before Assistance		303	70
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		85389	98139
Median 1st Lien UPB After Program Entry		71788	85549
Median 2nd Lien UPB Before Program Entry		27225	8300
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		20000	20000
Median Principal Forbearance		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		10000	10000
<b>Assistance Characteristics</b>			
Assistance Provided to Date		156061	<b>336491</b>
Total Lender/Servicer Assistance Amount		302122	<b>662982</b>
Borrowers Receiving Lender/Servicer Match (%)		100%	100%
Median Lender/Servicer Assistance per Borrower		10000	10000
<b>Other Characteristics</b>			
Total Amount Spent (Assistance and Administrative Expenses)		202723	425559
Median Length of Time from Initial Request to Assistance Granted*		14	14
<i>Current</i>			
Number		7	12
%		41%	32%
<i>Delinquent (30+)</i>			
Number		4	9
%		24%	24%
<i>Delinquent (60+)</i>			
Number		0	3
%		0%	8%
<i>Delinquent (90+)</i>			
Number		6	13
%		35%	35%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		1	1
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		1	1

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<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Principal Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
	%	100%	100%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0%	0%
<i>Short Sale</i>			
	Number	0	0
	%	0%	0%
<b>Program Completion/ Transition</b>			
<i>MHA Program</i>			
	Number	0	0
	%	0%	0%
<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%	0%
<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
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
<p>1. Includes second mortgage settlement and/or reinstatement assistance (fees)</p> <p>2. Borrower occupying home post assistance * Calendar Days</p>			

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applicants		199	324
% of Total Applicants		82%	83%
<i>Denied</i>			
Number of Applicants		45	66
% of Total Applicants		18%	17%
<i>Total</i>			
Total Applicants		244	390
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		850	844
Median 1st Lien Housing Payment After Assistance		844	831
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		90839	94958
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>		2130	2953
Median Principal Forbearance		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	2
Median Assistance Amount		4991	4620
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1090928	<b>1633916</b>
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>			
Total Amount Spent (Assistance and Administrative Expenses)		1051086	1435737
Median Length of Time from Initial Request to Assistance Granted*		4	4
<i>Current</i>			
Number		111	201
%		56%	62%
<i>Delinquent (30+)</i>			
Number		28	45
%		14%	14%
<i>Delinquent (60+)</i>			
Number		27	33
%		14%	10%
<i>Delinquent (90+)</i>			
Number		33	45
%		17%	14%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		9	9
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		0	0

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# Michigan

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

		QTD	Cumulative
	%	0%	0%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0%	0%
<i>Short Sale</i>			
	Number	0	0
	%	0%	0%
<b>Program Completion/ Transition *</b>			
<i>MHA Program</i>			
	Number	0	0
	%	0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	9	9
	%	100%	100%
<i>Reinstatement/Current/Payoff</i>			
	Number	0	0
	%	0%	0%
<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
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%

1. Includes second mortgage settlement and/or reinstatement assistance (fees)

2. Borrower occupying post assistance \* Calendar Days \*\*1 bwr. delinquent, subsidy ended

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

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)		
	<i><b>Borrower</b></i>	
	<i><b>Race</b></i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i><b>Ethnicity</b></i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i><b>Sex</b></i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i><b>Co-Borrower</b></i>	
	<i><b>Race</b></i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i><b>Ethnicity</b></i>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<i><b>Sex</b></i>	
	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.
Median Household Size		
	All Categories	Household size at the time of assistance.

Median 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 Applicants	Total number of applicants approved for assistance.
	% of Total Applicants	Total number of applicants approved for assistance divided by the total number of applicants.
	<i>Denied</i>	
	Number of Applicants	Total number of applicants denied.
	% of Total Applicants	Total number of applicants denied divided by the total number of applicants.
	<i>Total</i>	
	Total Applicants	Total number of applicants evaluated (approved and denied) for assistance.
	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 (PITIA) <b>paid by homeowner</b> for all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment (PITIA) <b>paid by homeowner</b> for all applicants approved for assistance after receiving assistance.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment (PITIA) <b>paid by homeowner</b> for all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment (PITIA) <b>paid by homeowner</b> for all applicants approved for assistance after receiving assistance.
	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 (\$). *Includes second lien extinguishment
	Median Principal Forbearance	Median amount of principal forbearance granted (\$).
	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		
	Total Amount Spent (Assistance and Administrative Expenses)	Total cumulative amount spent by the HFA (including assistance and administrative costs).
	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.

Median Household Size		
All Categories		Household size at the time of assistance.
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>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>MHA Program</i>		
Number		Number of households that transitioned into the Making Home Affordable Program.
%		Percent of transitioned households to the MHA 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
Homeownership Retention <sup>1</sup>		
Six Months		Number of homes assisted by the program that are owner occupied 6 months post receipt of assistance.
%		Percent of homes assisted by the Program that are owner occupied 6 months post receipt of assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months		Number of homes assisted by the program that are owner occupied 12 months post receipt of assistance.
%		Percent of homes assisted by the Program that are owner occupied 12 months post receipt of 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 occupying home post assistance

\* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)