



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.

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Borrower Income (\$)			
	Above \$90,000	1%	1%
	\$70,000- \$89,000	1%	1%
	\$50,000- \$69,000	5%	5%
	Below \$50,000	93%	93%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	2%	2%
	110%-119%	1%	1%
	100%- 109%	2%	2%
	90%- 99%	3%	3%
	80%- 89%	3%	3%
	Below 80%	90%	90%
Geographic Breakdown (by county)			
	Alcona	0	0
	Alger	0	0
	Allegan	3	3
	Alpena	2	2
	Antrun	0	0
	Arenac	2	2
	Baraga	0	0
	Barry	1	1
	Bay	4	4
	Benzie	2	2
	Berrien	2	2
	Branch	7	7
	Calhoun	2	2
	Cass	0	0
	Charlevoix	1	1
	Cheboygan	0	0
	Chippewa	0	0
	Clare	2	2
	Clinton	3	3
	Crawford	1	1
	Delta	3	3
	Dickinson	0	0
	Eaton	4	4
	Emmet	0	0
	Genesee	30	30
	Galdwin	0	0
	Gogebic	0	0
	Grand Traverse	0	0
	Gratiot	8	8
	Hillsdale	1	1
	Houghton	0	0
	Huron	5	5
	Ingham	10	10
	Ionia	6	6
	Iosco	2	2
	Iron	0	0
	Isabella	12	12
	Jackson	5	5
	Kalamazoo	0	0
	Kalkaska	0	0
	Kent	10	10
	Keweenaw	0	0

Michigan		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	0	0
Lapeer	0	0
Leelanau	1	1
Lenawee	10	10
Livingston	5	5
Luce	0	0
Mackinac	0	0
Macomb	13	13
Manistee	0	0
Marquette	1	1
Mason	0	0
Mecosta	2	2
Menominee	0	0
Midland	1	1
Missaukee	0	0
Monroe	0	0
Montcalm	5	5
Montmorency	0	0
Muskegon	4	4
Newaygo	2	2
Oakland	16	16
Oceana	1	1
Ogemaw	2	2
Ontonagon	0	0
Osceloa	3	3
Oscoda	0	0
Otsego	2	2
Ottawa	5	5
Presque Isle	0	0
Roscommon	0	0
Saginaw	7	7
Sanilac	2	2
Schoolcraft	2	2
Shiawassee	2	2
St. Clair	6	6
St. Joseph	6	6
Tuscola	7	7
Van Buren	3	3
Washtenaw	1	1
Wayne	23	23
Wexford	2	2

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native	7		7
Asian	1		1
Black or African American	18		18
Native Hawaiian or other Pacific Islander	1		1
White	209		209
Information Not Provided by Borrower	26		26
Ethnicity			
Hispanic or Latino	6		6
Not Hispanic or Latino	171		171
Information Not Provided by Borrower	85		85
Sex			
Male	162		162
Female	100		100
Information Not Provided by Borrower	0		0
Co-Borrower			
Race			
American Indian or Alaskan Native	3		3
Asian	0		0
Black or African American	6		6
Native Hawaiian or other Pacific Islander	0		0
White	54		54
Information Not Provided by Borrower	5		5
Ethnicity			
Hispanic or Latino	1		1
Not Hispanic or Latino	50		50
Information Not Provided by Borrower	17		17
Sex			
Male	9		9
Female	59		59
Information Not Provided by Borrower	0		0
Hardship			
Unemployment	162		162
Underemployment	35		35
Divorce	8		8
Medical Condition	25		25
Death	6		6
Other	26		26
Current Loan to Value Ratio (LTV) *			
<100%	0%		0%
100%- 109%	0%		0%
110%-120%	10%		10%
>120%	90%		90%
Current Combined Loan to Value Ratio (CLTV) *			
<100%	0%		0%
100%-119%	5%		5%
120%-139%	35%		35%
140%-159%	10%		10%
>=160%	50%		50%
Delinquency Status (%)			
Current	40%		40%
30+	16%		16%
60+	15%		15%
90+	29%		29%
Median Household Size			
1	80		80
2	66		66
3	34		34
4	52		52
5+	30		30

* Principal Curtailment Program Only

Michigan			
HFA Performance Data Reporting- Program Performance Loan Rescue Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applicants		115	115
% of Total Applicants		71%	71%
<i>Denied</i>			
Number of Applicants		48	48
% of Total Applicants		29%	29%
<i>Total</i>			
Total Applicants		163	163
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		778	778
Median 1st Lien Housing Payment After Assistance		715	715
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		86458	86458
Median 1st Lien UPB After Program Entry		86458	86458
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 Principal Forbearance		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		3091	3091
Assistance Characteristics			
Assistance Provided		340509	340509
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			
Total Amount Spent (Assistance and Administrative Expenses)		362130	362130
Median Length of Time from Initial Request to Assistance Granted *		6	6
<i>Current</i>			
Number		6	6
%		5%	5%
<i>Delinquent (30+)</i>			
Number		21	21
%		18%	18%
<i>Delinquent (60+)</i>			
Number		30	30
%		26%	26%
<i>Delinquent (90+)</i>			
Number		58	58
%		51%	51%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		1	1
Alternative Outcomes			
<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%
Program Completion/ Transition			
<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	1	1
	%	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
Homeownership Retention²			
	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

Michigan		
HFA Performance Data Reporting- Program Performance Principal Curtailment Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Applicants	20	20
% of Total Applicants	77%	77%
<i>Denied</i>		
Number of Applicants	6	6
% of Total Applicants	23%	23%
<i>Total</i>		
Total Applicants	26	26
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	610	610
Median 1st Lien Housing Payment After Assistance	551	551
Median 2nd Lien Housing Payment Before Assistance	186	186
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	97301	97301
Median 1st Lien UPB After Program Entry	80900	80900
Median 2nd Lien UPB Before Program Entry	12418	12418
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	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
Assistance Characteristics		
Assistance Provided to Date	180430	180430
Total Lender/Servicer Assistance Amount	360860	360860
Borrowers Receiving Lender/Servicer Match (%)	100%	100%
Median Lender/Servicer Assistance per Borrower	10000	10000
Other Characteristics		
Total Amount Spent (Assistance and Administrative Expenses)	222836	222836
Median Length of Time from Initial Request to Assistance Granted*	5	5
<i>Current</i>		
Number	5	5
%	25%	25%
<i>Delinquent (30+)</i>		
Number	5	5
%	25%	25%
<i>Delinquent (60+)</i>		
Number	3	3
%	15%	15%
<i>Delinquent (90+)</i>		
Number	7	7
%	35%	35%
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	1
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	0	0

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Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
		QTD	Cumulative
	%	0%	0%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0%	0%
<i>Short Sale</i>			
	Number	0	0
	%	0%	0%
Program Completion/ Transition			
<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	1	1
	%	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
Homeownership Retention²			
	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

Michigan		
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Applicants	127	127
% of Total Applicants	83%	83%
<i>Denied</i>		
Number of Applicants	26	26
% of Total Applicants	17%	17%
<i>Total</i>		
Total Applicants	153	153
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	817	817
Median 1st Lien Housing Payment After Assistance	478	478
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	100044	100044
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	3864	3864
Median Principal Forbearance	N/A	N/A
Median Length of Time Borrower Receives Assistance	2	2
Median Assistance Amount	4380	4380
Assistance Characteristics		
Assistance Provided to Date *	539451	539451
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		
Total Amount Spent (Assistance and Administrative Expenses)	384651	384651
Median Length time from Initial Request to Assistance Granted**	3	3
<i>Current</i>		
Number	92	92
%	72%	72%
<i>Delinquent (30+)</i>		
Number	17	17
%	13%	13%
<i>Delinquent (60+)</i>		
Number	6	6
%	5%	5%
<i>Delinquent (90+)</i>		
Number	12	12
%	10%	10%
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	1
		0
<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%
Program Completion/ Transition			
<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	1	1
	%	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
Homeownership Retention²			
	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*Total Committed/Not Yet Funded**Calendar days

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>Borrower</i>	
	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.
	<i>Co-Borrower</i>	
	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.
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) paid by homeowner for all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment (PITIA) paid by homeowner for all applicants approved for assistance after receiving assistance.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment (PITIA) paid by homeowner for all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment (PITIA) paid by homeowner 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 ¹		
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)