



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: October 2017



Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	507	36175
3	Number of Unique Borrowers Denied Assistance	512	23195
4	Number of Unique Borrowers Withdrawn from Program	398	14868
5	Number of Unique Borrowers in Process	N/A	1346
6	Total Number of Unique Borrower Applicants	N/A	75584
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$17,925,454	\$507,941,483
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,587,025	\$45,773,711
22	Geographic Breakdown (by county)		
23	Alcona	0	24
24	Alger	1	16
25	Allegan	0	291
26	Alpena	5	124
27	Antrim	1	63
28	Arenac	0	67
29	Baraga	1	19
30	Barry	6	193
31	Bay	5	560
32	Benzie	1	81
33	Berrien	5	395
34	Branch	0	95
35	Calhoun	13	514
36	Cass	1	121
37	Charlevoix	2	84
38	Cheboygan	1	126
39	Chippewa	3	99
40	Clare	5	147
41	Clinton	5	218
42	Crawford	1	67
43	Delta	3	131
44	Dickinson	1	58
45	Eaton	4	471
46	Emmet	3	117
47	Genessee	32	1648
48	Galdwin	5	108
49	Gogebic	0	65
50	Grand Traverse	4	290
51	Gratiot	5	151
52	Hillsdale	1	149
53	Houghton	0	55
54	Huron	2	114
55	Ingham	11	1007
56	Ionia	5	280
57	Iosco	1	65
58	Iron	0	7
59	Isabella	0	188
60	Jackson	11	629
61	Kalamazoo	11	618
62	Kalkaska	2	87
63	Kent	20	1755
64	Keweenaw	0	5

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	0	48
66	Lapeer	1	215
67	Leelanau	1	39
68	Lenawee	4	338
69	Livingston	4	391
70	Luce	0	5
71	Mackinac	0	124
72	Macomb	51	2400
73	Manistee	1	73
74	Marquette	5	138
75	Mason	5	82
76	Mecosta	2	102
77	Menominee	1	51
78	Midland	4	287
79	Missaukee	1	70
80	Monroe	5	360
81	Montcalm	6	291
82	Montmorency	1	28
83	Muskegon	11	648
84	Newaygo	2	211
85	Oakland	49	3222
86	Oceana	0	81
87	Ogemaw	1	81
88	Ontonagon	0	17
89	Osceloa	2	58
90	Oscoda	2	27
91	Otsego	0	106
92	Ottawa	8	494
93	Presque Isle	1	45
94	Roscommon	1	111
95	Saginaw	18	1057
96	Sanilac	1	154
97	Schoolcraft	0	41
98	Shiawassee	4	245
99	St. Clair	6	462
100	St. Joseph	2	142
101	Tuscola	1	273
102	Van Buren	2	217
103	Washtenaw	14	764
104	Wayne	108	11236
105	Wexford	5	139

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
106	Home Mortgage Disclosure Act (HMDA)		
107	<i>Borrower</i>		
108	<i>Race</i>		
109	American Indian or Alaskan Native	4	347
110	Asian	4	158
111	Black or African American	157	13258
112	Native Hawaiian or other Pacific Islander	0	42
113	White	321	20794
114	Information Not Provided by Borrower	21	1576
115	<i>Ethnicity</i>		
116	Hispanic or Latino	18	1169
117	Not Hispanic or Latino	485	35002
118	Information Not Provided by Borrower	4	4
119	<i>Sex</i>		
120	Male	216	15550
121	Female	291	20625
122	Information Not Provided by Borrower	0	0
123	<i>Co-Borrower</i>		
124	<i>Race</i>		
125	American Indian or Alaskan Native	1	157
126	Asian	0	95
127	Black or African American	46	3894
128	Native Hawaiian or other Pacific Islander	0	25
129	White	168	10861
130	Information Not Provided by Borrower	34	2397
131	<i>Ethnicity</i>		
132	Hispanic or Latino	8	601
133	Not Hispanic or Latino	171	16375
134	Information Not Provided by Borrower	70	453
135	<i>Sex</i>		
136	Male	96	6160
137	Female	147	9864
138	Information Not Provided by Borrower	6	1405

Lines # 3, 4: 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. The overall result of this reconsideration was **90** fewer declined borrowers and **181** fewer withdrawn borrowers than the quarter-to-quarter sum.

Lines # 8, 9: 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.

Lines # 2, 4, 61, 113, 118, 120: Data associated with **1** loan was removed because of full return of funds. This loan is now reported as withdrawn.

Line # 8: The quarter-to-quarter variance is **\$7,468.19** due to delayed receipts of borrower repayments in Q1 2018 in the Unemployment Mortgage Subsidy Program.

Line # 127, 129, 130, 132, 133, 134, 136, 137, 138: A co-borrower was identified on **78** applications that were approved prior to 2012, HMDA data is not available for those co-borrowers.

Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	507	25638
4	% of Total Number of Applications	N/A	42.45%
5	<i>Denied</i>		
6	Number of Borrowers Denied	512	20088
7	% of Total Number of Applications	N/A	33.26%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	398	13320
10	% of Total Number of Applications	N/A	22.06%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1346
13	% of Total Number of Applications	N/A	2.23%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	60392
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	4523	5242
20	Assistance Characteristics		
21	Assistance Provided to Date	\$3,465,980	\$190,732,604
22	Other Characteristics		
23	<i>Current</i>		
24	Number	5	896
25	%	0.99%	3.50%
26	<i>Delinquent (30+)</i>		
27	Number	17	1331
28	%	3.35%	5.19%
29	<i>Delinquent (60+)</i>		
30	Number	20	1544
31	%	3.94%	6.02%
32	<i>Delinquent (90+)</i>		
33	Number	465	21867
34	%	91.72%	85.29%
35	Borrower Income (\$)		
36	Above \$90,000	3.55%	4.19%
37	\$70,000- \$89,000	4.73%	6.39%
38	\$50,000- \$69,000	12.23%	13.06%
39	Below \$50,000	79.49%	76.36%
40	Hardship		
41	Unemployment	136	5,541
42	Underemployment	65	4,700
43	Divorce	20	828
44	Medical Condition	122	6,791
45	Death	31	958
46	Other	133	6,820

Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	391	25514
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	41
52	%	0.00%	0.16%
53	<i>Cancelled</i>		
54	Number	0	3
55	%	0.00%	0.01%
56	<i>Deed in Lieu</i>		
57	Number	0	15
58	%	0.00%	0.06%
59	<i>Short Sale</i>		
60	Number	0	56
61	%	0.00%	0.22%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	391	25399
71	%	100.00%	99.55%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0.00%	0.00%

Lines # 6, 9: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was **82** fewer declined borrowers than the quarter-to-quarter sum and **170** fewer withdrawn borrowers due to a correction in program type.

Lines # 3, 33, 39, 46, 48, 70: Data associated with **1** loan was removed because of full return of funds. This loan is now reported as

Line # 48: The quarter-to-quarter variance is **11**, as outlined in the Data Dictionary.

Michigan			
HFA Performance Data Reporting- Program Performance			
Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	9868
4	% of Total Number of Applications	N/A	78.59%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1373
7	% of Total Number of Applications	N/A	10.93%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	1316
10	% of Total Number of Applications	N/A	10.48%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	12557
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	789
20	Median 1st Lien Housing Payment After Assistance	0	413
21	Median Length of Time Borrower Receives Assistance	N/A	12
22	Median Assistance Amount	0	1784
23	Assistance Characteristics		
24	Assistance Provided to Date	\$613	\$82,044,433
25	Other Characteristics		
26	<i>Current</i>		
27	Number	0	3662
28	%	0.00%	37.10%
29	<i>Delinquent (30+)</i>		
30	Number	0	1164
31	%	0.00%	11.80%
32	<i>Delinquent (60+)</i>		
33	Number	0	967
34	%	0.00%	9.80%
35	<i>Delinquent (90+)</i>		
36	Number	0	4075
37	%	0.00%	41.30%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	2.43%
40	\$70,000- \$89,000	0.00%	4.34%
41	\$50,000- \$69,000	0.00%	10.50%
42	Below \$50,000	0.00%	82.73%
43	Hardship		
44	Unemployment	0	7,949
45	Underemployment	0	1,516
46	Divorce	0	32
47	Medical Condition	0	162
48	Death	0	22
49	Other	0	187

Michigan			
HFA Performance Data Reporting- Program Performance			
Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	9856
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	19
55	%	0.00%	0.19%
56	<i>Cancelled</i>		
57	Number	0	750
58	%	0.00%	7.61%
59	<i>Deed in Lieu</i>		
60	Number	0	9
61	%	0.00%	0.09%
62	<i>Short Sale</i>		
63	Number	0	55
64	%	0.00%	0.56%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	549
71	%	0.00%	5.57%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	797
74	%	0.00%	8.09%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	7677
77	%	0.00%	77.89%

Lines # 6, 9: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was **7** fewer declined borrowers and **11** fewer withdrawn borrowers than the quarter-to-quarter sum.

Line # 24: The quarter-to-quarter variance is **\$7,468.19** due to delayed receipts of borrower repayments in Q1 2018 in the Unemployment Mortgage Subsidy Program.

Line # 51: The quarter-to-quarter variance is **1**, as outlined in the Data Dictionary.

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	0	364
3	% of Total Number of Applications	N/A	31.65%
<i>Denied</i>			
4	Number of Borrowers Denied	0	627
5	% of Total Number of Applications	N/A	54.52%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	0	159
7	% of Total Number of Applications	N/A	13.83%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	0
9	% of Total Number of Applications	N/A	0.00%
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	1150
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
12			
17 Program Characteristics			
18 General Characteristics			
19	Median 1st Lien Housing Payment Before Assistance	0	818
20	Median 1st Lien Housing Payment After Assistance	0	621
21	Median 2nd Lien Housing Payment Before Assistance	0	260
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	92268
24	Median 1st Lien UPB After Program Entry	0	71990
25	Median 2nd Lien UPB Before Program Entry	0	31015
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	25971
28	Median Assistance Amount	0	29687
29 Assistance Characteristics			
30	Assistance Provided to Date	\$0	\$8,837,289
31 Other Characteristics			
<i>Current</i>			
32	Number	0	135
33	%	0.00%	37.09%
<i>Delinquent (30+)</i>			
34	Number	0	32
35	%	0.00%	8.79%
<i>Delinquent (60+)</i>			
36	Number	0	28
37	%	0.00%	7.69%
<i>Delinquent (90+)</i>			
38	Number	0	169
39	%	0.00%	46.43%
44 Current Combined Loan to Value Ratio (CLTV)			
40	<100%	0.00%	15.42%
41	100%-119%	0.00%	13.22%
42	120%-139%	0.00%	20.26%
43	140%-159%	0.00%	14.10%
44	>=160%	0.00%	37.00%

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	7.43%
52	\$70,000- \$89,000	0.00%	6.04%
53	\$50,000- \$69,000	0.00%	15.38%
54	Below \$50,000	0.00%	71.15%
55	Hardship		
56	Unemployment	0	43
57	Underemployment	0	39
58	Divorce	0	17
59	Medical Condition	0	73
60	Death	0	17
61	Other	0	175
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	364
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	2
76	%	0.00%	0.55%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	362
80	%	0.00%	99.45%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

Lines # 6, 9: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was **2** fewer declined borrowers and **0** fewer withdrawn borrowers than the quarter-to-quarter sum.

Michigan			
HHF Performance Data Reporting- Program Performance			
Princial Curtailment Program			
		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	0	305
3	% of Total Number of Applications	N/A	20.53%
<i>Denied</i>			
4	Number of Borrowers Denied	0	1107
5	% of Total Number of Applications	N/A	74.55%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	0	73
7	% of Total Number of Applications	N/A	4.92%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	0
9	% of Total Number of Applications	N/A	0.00%
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	1485
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17 Program Characteristics			
18 General Characteristics			
19	Median 1st Lien Housing Payment Before Assistance	0	876
20	Median 1st Lien Housing Payment After Assistance	0	617
21	Median 2nd Lien Housing Payment Before Assistance	0	180
22	Median 2nd Lien Housing Payment After Assistance	0	40
23	Median 1st Lien UPB Before Program Entry	0	104627
24	Median 1st Lien UPB After Program Entry	0	82648
25	Median 2nd Lien UPB Before Program Entry	0	21474
26	Median 2nd Lien UPB After Program Entry	0	3961
27	Median Principal Forgiveness	0	10000
28	Median Assistance Amount	0	10000
29 Assistance Characteristics			
30	Assistance Provided to Date	\$0	\$2,782,491
31 Other Characteristics			
<i>Current</i>			
32	Number	0	114
33	%	0.00%	37.38%
<i>Delinquent (30+)</i>			
34	Number	0	36
35	%	0.00%	11.80%
<i>Delinquent (60+)</i>			
36	Number	0	30
37	%	0.00%	9.84%
<i>Delinquent (90+)</i>			
38	Number	0	125
39	%	0.00%	40.98%
44 Current Combined Loan to Value Ratio (CLTV)			
40	<100%	0.00%	0.99%
41	100%-119%	0.00%	13.11%
42	120%-139%	0.00%	19.67%
43	140%-159%	0.00%	17.05%
44	>=160%	0.00%	49.18%

Michigan			
HHF Performance Data Reporting- Program Performance			
Princial Curtailment Program			
		QTD	Cumulative
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	2.95%
52	\$70,000- \$89,000	0.00%	5.25%
53	\$50,000- \$69,000	0.00%	13.11%
54	Below \$50,000	0.00%	78.69%
55	Hardship		
56	Unemployment	0	66
57	Underemployment	0	88
58	Divorce	0	13
59	Medical Condition	0	48
60	Death	0	6
61	Other	0	84
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	1
67	%	0.00%	0.33%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	1
76	%	0.00%	0.33%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	71
80	%	0.00%	23.27%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	232
86	%	0.00%	76.07%

Lines # 6, 9: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was **2** fewer declined borrowers and **0** fewer withdrawn borrowers than the quarter-to-quarter sum.

Michigan

HHF Performance Data Reporting- Program Performance Blight Elimination Program

		QTD	Cumulative
1	Program Evaluation		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	855	14779
4	% of Total Number of Submissions	N/A	72.16%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	5	981
10	% of Total Number of Submissions	N/A	4.79%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	4720
13	% of Total Number of Submissions	N/A	23.05%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	20480
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$14,473,184	\$223,544,666
19	Median Assistance Spent on Acquisition	\$0	\$0
20	Median Assistance Spent on Demolition	\$11,762	\$10,869
21	Median Assistance Spent on Greening	\$2,448	\$2,700
22	Total Assistance Reserved	N/A	\$65,920,000
23	Geographic Breakdown (by city/county)		
24	<i>Funded Number of Structures</i>		
25	Adrian	1	14
26	Albion	13	28
27	Battle Creek	34	62
28	Burton	5	11
29	Detroit	526	9240
30	Ecorse	0	141
31	Flint	68	2632
32	Flint Township	0	3
33	Galesburg	3	5
34	Grand Rapids	0	120
35	Hamtramck	7	19
36	Highland Park	17	231
37	Inkster	8	121
38	Ironwood	1	33
39	Ishpeming	1	13
40	Jackson	0	248
41	Kalamazoo	14	50
42	Lansing	31	307
43	Melvindale	2	2
44	Muskegon	2	7
45	Muskegon Heights	36	200
46	Pontiac	26	230
47	Port Huron	0	46
48	River Rouge	0	80
49	Saginaw	59	933
50	Twin Lake	1	1
51	Vicksburg	0	2

Line # 3: The quarter-to-quarter variance of 1 due to a Jan 2018 loan being incorrectly included on the prior quarter report.

Line # 19: The "Median Assistance Spent on Acquisition" amount may reflect as zero because most structures do not incur an acquisition expense.

Line #21: The cumulative "Median Assistance Spent on Greening" for properties funded prior to March 31, 2015 uses an estimate of greening costs that was provided by each demolition contractor and the actual greening costs for properties funded since April 1, 2015 to calculate the median.

Line #25-49: The Geographic Breakdown by City has been updated to reflect the location of each structure demolished; prior quarter data used property mailing zip code to identify city, this has been updated with using property city as identified by the Blight Partner.

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 total number of borrowers represented in the Geographic Breakdown and HMDA 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 for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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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.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA 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 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 denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who 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 does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who 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 decided and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and
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 (<i>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
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Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching
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Other Characteristics

<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	Number 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 of application.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent 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 of application.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
Delinquent (90+)	
Number	Number of borrowers 90+ days delinquent at the time of application.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Borrower Income	
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Hardship	
Unemployment	Number of borrowers assisted with unemployment hardship.
Underemployment	Number of borrowers assisted with underemployment hardship.
Divorce	Number of borrowers assisted with divorce hardship.
Medical Condition	Number of borrowers assisted with medical condition hardship.
Death	Number of borrowers assisted with death hardship.
Other	Number of borrowers assisted with other hardship.
Program Outcomes	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving
<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.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:	
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance programs. Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:	
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	

Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:	
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduction provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Current Combined Loan to Value Ratio (CLTV)	
<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:	
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.

Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment.
Current Combined Loan to Value Ratio (CLTV)	
<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:	
Program Completion/ Transition	
<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs	
Program Intake/Evaluation	
<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Program Characteristics	
Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.
Geographic Breakdown (by City/County)	
Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.

HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation

<i>Funded</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

Program Characteristics

<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.

Borrower Income

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

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.

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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HFA Performance Data Reporting - Program Notes

Unemployment Mortgage Subsidy (UMS) Program	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment and/or need one-time mortgage, property tax, or condo fee reinstatement due to a qualified financial hardship.
Loan Rescue (LR) Program	Program provides assistance to reinstate a delinquent mortgage, property tax, or condo fees on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Modification Plan (MP) Program	Program provides principal reduction assistance in conjunction with a loan modification or reamortization (recast); assistance may be applied as curtailment when the homeowner is in a severe negative equity position.
Blight Elimination Program (BEP)	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.
Principal Curtailment (PC) Program	Program provides funds to match the lender's required contribution towards principal when the homeowner is in a severe negative equity position. Program closed December 2014.