



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
Unique Borrower Count			
1			
2	Number of Unique Borrowers Receiving Assistance	1006	38603
3	Number of Unique Borrowers Denied Assistance	669	25133
4	Number of Unique Borrowers Withdrawn from Program	344	15817
5	Number of Unique Borrowers in Process	N/A	1567
6	Total Number of Unique Borrower Applicants	N/A	81120
Program Expenditures (\$)			
7			
8	Total Assistance Provided to Date	\$28,531,111	\$580,357,368
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,044,377	\$50,386,802
Geographic Breakdown (by county)			
22			
23	Alcona	0	25
24	Alger	1	17
25	Allegan	3	310
26	Alpena	1	132
27	Antrim	0	65
28	Arenac	0	68
29	Baraga	0	19
30	Barry	2	205
31	Bay	38	630
32	Benzie	0	83
33	Berrien	2	419
34	Branch	1	98
35	Calhoun	5	550
36	Cass	0	133
37	Charlevoix	1	86
38	Cheboygan	0	129
39	Chippewa	0	104
40	Clare	2	160
41	Clinton	3	228
42	Crawford	2	72
43	Delta	1	138
44	Dickinson	1	61
45	Eaton	8	494
46	Emmet	1	124
47	Genessee	59	1788
48	Galdwin	0	113
49	Gogebic	0	68
50	Grand Traverse	3	304
51	Gratiot	0	158
52	Hillsdale	0	153
53	Houghton	0	55
54	Huron	0	115
55	Ingham	93	1163
56	Ionia	4	296
57	Iosco	1	69
58	Iron	0	7
59	Isabella	5	195
60	Jackson	57	721
61	Kalamazoo	11	655
62	Kalkaska	0	92
63	Kent	7	1798
64	Keweenaw	0	5

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	0	52
66	Lapeer	1	222
67	Leelanau	0	41
68	Lenawee	3	350
69	Livingston	3	413
70	Luce	0	5
71	Mackinac	0	125
72	Macomb	142	2661
73	Manistee	0	76
74	Marquette	0	141
75	Mason	1	88
76	Mecosta	2	110
77	Menominee	0	53
78	Midland	2	301
79	Missaukee	1	72
80	Monroe	1	375
81	Montcalm	2	306
82	Montmorency	0	29
83	Muskegon	28	695
84	Newaygo	1	224
85	Oakland	60	3391
86	Oceana	0	85
87	Ogemaw	2	85
88	Ontonagon	0	18
89	Osceloa	1	63
90	Oscoda	0	28
91	Otsego	1	113
92	Ottawa	4	510
93	Presque Isle	0	49
94	Roscommon	0	118
95	Saginaw	22	1124
96	Sanilac	3	164
97	Schoolcraft	1	42
98	Shiawassee	1	255
99	St. Clair	8	487
100	St. Joseph	2	153
101	Tuscola	0	281
102	Van Buren	1	225
103	Washtenaw	31	839
104	Wayne	370	11986
105	Wexford	0	143

Michigan

HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)		
<i>Borrower</i>		
Race		
American Indian or Alaskan Native	0	363
Asian	5	173
Black or African American	231	13930
Native Hawaiian or other Pacific Islander	0	43
White	713	22382
Information Not Provided by Borrower	57	1712
Ethnicity		
Hispanic or Latino	24	1240
Not Hispanic or Latino	246	36352
Information Not Provided by Borrower	736	1011
Sex		
Male	490	16643
Female	514	21958
Information Not Provided by Borrower	2	2
<i>Co-Borrower</i>		
Race		
American Indian or Alaskan Native	0	160
Asian	2	104
Black or African American	43	4062
Native Hawaiian or other Pacific Islander	0	26
White	194	11462
Information Not Provided by Borrower	25	2507
Ethnicity		
Hispanic or Latino	6	635
Not Hispanic or Latino	105	16957
Information Not Provided by Borrower	153	729
Sex		
Male	93	6522
Female	169	10385
Information Not Provided by Borrower	2	1414

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 213 fewer declined borrowers and 97 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.

Line # 8: There is a quarter to quarter variance of \$8830.42 due to the receipt of borrower repayments exceeding program disbursements in the 1st Quarter of 2019

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	278	27,190
4	% of Total Number of Applications	N/A	42.07%
5	<i>Denied</i>		
6	Number of Borrowers Denied	660	22,032
7	% of Total Number of Applications	N/A	34.09%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	197	14,106
10	% of Total Number of Applications	N/A	21.83%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1299
13	% of Total Number of Applications	N/A	2.01%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	64,627
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	5194	5245
20	Assistance Characteristics		
21	Assistance Provided to Date	\$1,965,288	\$201,481,179
22	Other Characteristics		
23	<i>Current</i>		
24	Number	0	904
25	%	0.00%	3.32%
26	<i>Delinquent (30+)</i>		
27	Number	9	1384
28	%	3.24%	5.09%
29	<i>Delinquent (60+)</i>		
30	Number	11	1616
31	%	3.96%	5.95%
32	<i>Delinquent (90+)</i>		
33	Number	258	23286
34	%	92.81%	85.64%
35	Borrower Income (\$)		
36	Above \$90,000	5.76%	4.21%
37	\$70,000- \$89,000	6.83%	6.40%
38	\$50,000- \$69,000	10.79%	12.99%
39	Below \$50,000	76.62%	76.40%
40	Hardship		
41	Unemployment	50	5,883
42	Underemployment	28	4,896
43	Divorce	9	866
44	Medical Condition	59	7,175
45	Death	19	1,041
46	Other	113	7,329

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)	237	27121
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	386
52	%	0.00%	1.42%
53	<i>Cancelled</i>		
54	Number	0	1
55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	16
58	%	0.00%	0.06%
59	<i>Short Sale</i>		
60	Number	0	59
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	237	26659
71	%	100.00%	98.29%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0.00%	0.01%

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 **206** fewer declined borrowers than the quarter-to-quarter sum and **95** fewer withdrawn borrowers due to a correction in program type.

Line # 48: The quarter-to-quarter variance is 44, 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	78.68%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1364
7	% of Total Number of Applications	N/A	10.87%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	1311
10	% of Total Number of Applications	N/A	10.45%
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	12543
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	\$0	\$82,032,671
25	Other Characteristics		
26	<i>Current</i>		
27	Number	0	3662
28	%	0.00%	37.11%
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%	41.29%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	2.42%
40	\$70,000- \$89,000	0.00%	4.34%
41	\$50,000- \$69,000	0.00%	10.50%
42	Below \$50,000	0.00%	82.74%
43	Hardship		
44	Unemployment	0	7,948
45	Underemployment	0	1,517
46	Divorce	0	31
47	Medical Condition	0	161
48	Death	0	21
49	Other	0	190

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	9868
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	338
55	%	0.00%	3.42%
56	<i>Cancelled</i>		
57	Number	0	609
58	%	0.00%	6.17%
59	<i>Deed in Lieu</i>		
60	Number	0	9
61	%	0.00%	0.09%
62	<i>Short Sale</i>		
63	Number	0	57
64	%	0.00%	0.58%
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	519
71	%	0.00%	5.26%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	797
74	%	0.00%	8.08%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	7539
77	%	0.00%	76.40%
<p>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 5 fewer declined borrowers and 1 fewer withdrawn borrowers than the quarter-to-quarter sum.</p> <p>Line #24: There is a quarter to quarter variance of \$8830.42 due to the receipt of borrower repayments exceeding program disbursements in the 1st Quarter of 2019</p>			

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	364
4	% of Total Number of Applications	N/A	31.82%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	621
7	% of Total Number of Applications	N/A	54.28%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	159
10	% of Total Number of Applications	N/A	13.90%
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	1144
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	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		
32	<i>Current</i>		
33	Number	0	135
34	%	0.00%	37.09%
35	<i>Delinquent (30+)</i>		
36	Number	0	32
37	%	0.00%	8.79%
38	<i>Delinquent (60+)</i>		
39	Number	0	28
40	%	0.00%	7.69%
41	<i>Delinquent (90+)</i>		
42	Number	0	169
43	%	0.00%	46.43%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	15.42%
46	100%-119%	0.00%	13.22%
47	120%-139%	0.00%	20.26%
48	140%-159%	0.00%	14.10%
49	>=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%	7.42%
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	2
67	%	0.00%	0.55%
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	360
80	%	0.00%	98.90%
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
<p>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.</p>			

Michigan			
HHF Performance Data Reporting- Program Performance			
Principal Curtailment Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	305
4	% of Total Number of Applications	N/A	20.62%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1102
7	% of Total Number of Applications	N/A	74.51%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	72
10	% of Total Number of Applications	N/A	4.87%
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	1479
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	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		
32	<i>Current</i>		
33	Number	0	114
34	%	0.00%	37.38%
35	<i>Delinquent (30+)</i>		
36	Number	0	36
37	%	0.00%	11.80%
38	<i>Delinquent (60+)</i>		
39	Number	0	30
40	%	0.00%	9.84%
41	<i>Delinquent (90+)</i>		
42	Number	0	125
43	%	0.00%	40.98%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	0.98%
46	100%-119%	0.00%	13.11%
47	120%-139%	0.00%	19.67%
48	140%-159%	0.00%	17.05%
49	>=160%	0.00%	49.18%

Michigan			
HHF Performance Data Reporting- Program Performance			
Principal 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	11
67	%	0.00%	3.61%
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	70
80	%	0.00%	22.95%
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	223
86	%	0.00%	73.11%
<p>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 0 fewer declined borrowers and 1 fewer withdrawn borrowers than the quarter-to-quarter sum.</p>			

Michigan

HHF Performance Data Reporting- Program Performance Blight Elimination Program

	QTD	Cumulative
Program Evaluation		
<i>Funded</i>		
Number of Structures Demolished/Removed	882	17551
% of Total Number of Submissions	N/A	74.48%
<i>Denied/Cancelled</i>		
Number of Structures Denied/Cancelled	0	0
% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>		
Number of Structures Withdrawn	187	1486
% of Total Number of Submissions	N/A	6.31%
<i>In Process</i>		
Number of Structures In Process	N/A	5670
% of Total Number of Submissions	N/A	19.21%
<i>Total</i>		
Total Number of Structures Submitted for Eligibility Review	N/A	24707
Program Characteristics		
<i>Assistance Characteristics</i>		
Total Assistance Provided	\$15,731,883	\$272,185,482
Median Assistance Spent on Acquisition	\$0	\$0
Median Assistance Spent on Demolition	\$13,076	\$11,200
Median Assistance Spent on Greening	\$2,766	\$2,700
Total Assistance Reserved	N/A	\$80,465,000
Geographic Breakdown (by city/county)		
<i>Funded Number of Structures</i>		
Adrian	0	22
Albion	0	28
Battle Creek	8	127
Burton	0	13
Detroit	627	11225
Ecorse	14	165
Flint	189	3078
Flint Township	1	4
Galesburg	0	6
Grand Rapids	0	120
Hamtramck	0	23
Highland Park	0	239
Inkster	0	121
Ironwood	0	44
Ishpeming	0	15
Jackson	0	248
Kalamazoo	0	60
Lansing	22	384
Marshall	1	2
Melvindale	3	5
Mt. Morris	5	40
Muskegon	0	14
Muskegon Heights	0	219
Pontiac	0	230
Port Huron	0	46
River Rouge	12	102
Saginaw	0	968
Twin Lake	0	1

53	Vicksburg	0	2
Lines # 9: Two cases reported as withdrawn previously are now reported as in process; Partner had canceled them in error			
Lines # 27, 43: City was corrected on one previously approved case; moved from Battle Creek to Marshall			

Michigan			
HFA Performance Data Reporting- Program Performance			
Step Forward Down Payment Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	728	876
4	% of Total Number of Submissions	N/A	47.35%
5	<i>Denied</i>		
6	Number of Borrowers Denied	9	14
7	% of Total Number of Submissions	N/A	0.76%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	148	171
10	% of Total Number of Submissions	N/A	14.86%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	541
13	% of Total Number of Submissions	N/A	37.03%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	1602
16	Number of Borrowers that Previously Participated in Other HFA HFF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	100000	99900
20	Median Credit Score	695	694
21	Median DTI	36	36
22	Assistance Characteristics		
23	Assistance Provided to Date	\$10,833,939	\$13,038,256
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.27%	0.34%
27	\$70,000- \$89,000	3.57%	3.77%
28	\$50,000- \$69,000	26.79%	26.26%
29	Below \$50,000	69.37%	69.63%
30	Home Mortgage Disclosure Act (HMDA)		
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	0	0
34	Asian	3	3
35	Black or African American	150	184
36	Native Hawaiian or other Pacific Islander	0	0
37	White	534	644
38	Information not provided by borrower	41	45
39	Ethnicity		
40	Hispanic or Latino	13	16
41	Not Hispanic or Latino	8	8
42	Information not provided by borrower	707	852
43	Sex		
44	Male	379	454
45	Female	347	420
46	Information not provided by borrower	2	2
47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	0

Michigan			
HFA Performance Data Reporting- Program Performance Step Forward Down Payment Assistance			
		QTD	Cumulative
50	Asian	1	1
51	Black or African American	19	22
52	Native Hawaiian or other Pacific Islander	0	0
53	White	114	129
54	Information not provided by borrower	11	15
55	Ethnicity		
56	Hispanic or Latino	4	5
57	Not Hispanic or Latino	4	4
58	Information not provided by borrower	137	158
59	Sex		
60	Male	44	52
61	Female	99	113
62	Information not provided by borrower	2	2
63	Geographic Breakdown (by Targeted Area)		
64	48015	2	5
65	48021	25	32
66	48030	20	23
67	48033	10	12
68	48048	4	5
69	48066	44	50
70	48075	8	8
71	48089	17	21
72	48091	16	16
73	48111	10	17
74	48122	3	3
75	48125	14	18
76	48135	20	24
77	48141	2	2
78	48146	33	42
79	48160	3	3
80	48174	7	7
81	48180	60	80
82	48184	9	15
83	48192	23	28
84	48195	21	24
85	48198	23	32
86	48205	0	0
87	48214	0	0
88	48215	1	1
89	48219	10	11
90	48221	13	14
91	48223	9	9
92	48224	6	6
93	48225	9	12
94	48227	1	1
95	48228	0	0
96	48235	5	8
97	48239	34	41
98	48240	18	23
99	48340	5	6

Michigan			
HFA Performance Data Reporting- Program Performance Step Forward Down Payment Assistance			
		QTD	Cumulative
100	48341	1	2
101	48342	1	1
102	48457	1	1
103	48458	6	7
104	48503	3	4
105	48504	1	1
106	48506	9	9
107	48507	7	9
108	48509	1	1
109	48519	1	2
110	48529	1	2
111	48532	5	5
112	48602	10	11
113	48604	3	5
114	48706	14	17
115	48708	19	22
116	48906	9	10
117	48910	40	48
118	48911	28	29
119	48912	4	8
120	48915	8	9
121	49202	14	16
122	49203	35	35
123	49254	2	2
124	49442	20	21
<p>Line #6, 9: Applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in property address; The unique borrower counts may not sum in a quarter-to-quarter fashion. The overall result of this reconsideration is 1 fewer Withdrawn.</p>			

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)

Borrower	
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.
Co-Borrower	
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

Approved	
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.
Denied	
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.
Withdrawn	
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.
In Process	
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.
Total	
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

Current	
Number	Number of borrowers current at the time of application.
%	Number of current borrowers divided by the total number of approved applicants.
Delinquent (30+)	
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.
Delinquent (60+)	

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.
<i>Delinquent (90+)</i>	
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 refinance), 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 refinance), 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
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
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using
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 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 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.
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.