



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 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: June 2012

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1585	10739
	Number of Unique Borrowers Denied Assistance	818	6397
	Number of Unique Borrowers Withdrawn from Program	770	2388
	Number of Unique Borrowers in Process	1100	N/A
	Total Number of Unique Borrower Applicants	4273	20624
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$17,179,801.98	\$65,760,373.76
	Total Spent on Administrative Support, Outreach, and Counseling	\$2,177,340.50	\$12,020,855.05
Borrower Income (\$)			
	Above \$90,000	5.19%	3.87%
	\$70,000- \$89,000	6.97%	6.78%
	\$50,000- \$69,000	15.96%	14.50%
	Below \$50,000	71.88%	74.85%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	9.76%	8.54%
	110%- 119%	3.86%	2.79%
	100%- 109%	3.99%	3.73%
	90%- 99%	5.00%	4.61%
	80%- 89%	6.14%	5.65%
	Below 80%	71.25%	74.68%
Geographic Breakdown (by county)			
	Alcona	3	12
	Alger	0	5
	Allegan	12	128
	Alpena	7	57
	Antrim	6	28
	Arenac	3	23
	Baraga	0	2
	Barry	12	90
	Bay	31	193
	Benzie	3	41
	Berrien	31	171
	Branch	7	43
	Calhoun	19	135
	Cass	10	67
	Charlevoix	3	38
	Cheboygan	14	66
	Chippewa	7	19
	Clare	7	44
	Clinton	15	98
	Crawford	0	21
	Delta	9	59
	Dickinson	4	20
	Eaton	32	199
	Emmet	8	54
	Genesee	56	474
	Galdwin	7	45
	Gogebic	3	10
	Grand Traverse	21	140
	Griiot	9	78
	Hillsdale	14	76
	Houghton	1	19
	Huron	5	44
	Ingham	61	357
	Ionia	20	125
	Iosco	5	32
	Iron	0	1
	Isabella	11	103
	Jackson	23	236
	Kalamazoo	30	232
	Kalkaska	5	31
	Kent	128	760
	Keweenaw	0	2

Michigan		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	2	19
Lapeer	11	99
Leelanau	2	15
Lenawee	18	159
Livingston	38	179
Luce	0	1
Mackinac	6	25
Macomb	107	761
Manistee	5	31
Marquette	3	35
Mason	5	21
Mecosta	4	43
Menominee	3	10
Midland	17	110
Missaukee	5	20
Monroe	16	102
Montcalm	12	114
Montmorency	2	10
Muskegon	41	235
Newaygo	8	92
Oakland	152	915
Oceana	7	28
Ogemaw	6	41
Ontongan	0	7
Osceloa	5	22
Oscoda	0	10
Otsego	14	48
Ottawa	26	208
Presque Isle	0	12
Roscommon	5	34
Saginaw	48	312
Sanilac	6	66
Schoolcraft	0	12
Shiawassee	15	101
St. Clair	22	162
St. Joseph	7	64
Tuscola	11	109
Van Buren	9	81
Washtenaw	35	212
Wayne	266	1790
Wexford	4	46

Michigan		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)		
<i>Borrower</i>		
Race		
American Indian or Alaskan Native	23	119
Asian	10	54
Black or African American	339	2299
Native Hawaiian or other Pacific Islander	0	13
White	1142	7694
Information Not Provided by Borrower	71	560
Ethnicity		
Hispanic or Latino	54	371
Not Hispanic or Latino	1531	10368
Information Not Provided by Borrower	0	0
Sex		
Male	783	5385
Female	802	5354
Information Not Provided by Borrower	0	0
<i>Co-Borrower</i>		
Race		
American Indian or Alaskan Native	13	55
Asian	7	32
Black or African American	140	649
Native Hawaiian or other Pacific Islander	1	8
White	755	3920
Information Not Provided by Borrower	74	403
Ethnicity		
Hispanic or Latino	38	190
Not Hispanic or Latino	943	4804
Information Not Provided by Borrower	9	73
Sex		
Male	360	1716
Female	621	3278
Information Not Provided by Borrower	9	73
Hardship		
Unemployment	774	5793
Underemployment	236	1600
Divorce	48	252
Medical Condition	206	1181
Death	19	138
Other	302	1775
Current Loan to Value Ratio (LTV)		
<100%	38.46%	5.06%
100%-109%	0.00%	3.61%
110%-120%	7.69%	7.94%
>120%	53.85%	83.39%
Current Combined Loan to Value Ratio (LTV)		
<100%	38.47%	3.61%
100%-119%	7.69%	10.11%
120%-139%	7.69%	19.49%
140%-159%	7.69%	17.69%
>=160%	38.46%	49.10%
Delinquency Status (%)		
Current	19.50%	23.80%
30+	10.09%	11.61%
60+	9.65%	12.81%
90+	60.76%	51.78%
Household Size		
1	259	1953
2	410	2772
3	292	2092
4	333	2167
5+	291	1755

There is a \$2,459,109.45 difference in the UMS Program Expense between the QFR and QPR (both on a Quarterly and Cumulative basis) for Quarter 1 2013. This difference exist because there were two April batches that were built into Counselor Direct in March, but did not leave the cash account until April 2013. During the 3rd quarter of 2012, the QPR was overstated by \$1,763,381.17 due to a timing difference between the payment batch being generated and funds leaving the MHA bank account. During the 4th quarter of 2012, the QPR was understated by \$1,763,381.17 due to a timing difference between the payment batch being generated and funds leaving the MHA bank account. One property address was validated in Quarter 1 of 2013 that caused the residence to be changed from Ingham county to Eaton county that had previously been reflected in Quarter 4 of 2012.

*The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format all other Borrower Characteristic fields should be reported as %. **Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		892	5589
% of Total Number of Applications		33.34%	44.37%
<i>Denied</i>			
Number of Borrowers Denied		626	4710
% of Total Number of Applications		23.39%	37.39%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		542	1682
% of Total Number of Applications		20.25%	13.35%
<i>In Process</i>			
Number of Borrowers In Process		616	N/A
% of Total Number of Applications		23.02%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2676	12597
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		804.91	815.73
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	242
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		89419.77	92482.8
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	25117.71
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$6,328.21	\$5,154.00
Assistance Characteristics			
Assistance Provided to Date		\$7,763,963.62	\$36,010,006.05
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		113	80
<i>Current</i>			
Number		31	289
%		3.48%	5.17%
<i>Delinquent (30+)</i>			
Number		70	613
%		7.85%	10.97%
<i>Delinquent (60+)</i>			
Number		88	810
%		9.87%	14.49%
<i>Delinquent (90+)</i>			
Number		702	3876
%		78.70%	69.35%

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Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	889	5586
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	19
	%	0.00%	0.34%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.02%
	<i>Deed in Lieu</i>		
	Number	0	3
	%	0.00%	0.05%
	<i>Short Sale</i>		
	Number	0	3
	%	0.00%	0.05%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	890	5560
	%	100.00%	99.53%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	3598
	Six Months %	N/A	99.31%
	Twelve Months Number	N/A	1915
	Twelve Months %	N/A	98.76%
	Twenty-four Months Number	N/A	292
	Twenty-four Months %	N/A	93.29%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

Cumulative assistance provided to date for the LR program increased by \$53,318.08 due to a change in how lien payments were treated.

Michigan			
HFA Performance Data Reporting- Program Performance			
Principal Curtailment Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		13	278
% of Total Number of Applications		11.82%	20.17%
<i>Denied</i>			
Number of Borrowers Denied		65	1030
% of Total Number of Applications		59.09%	75.02%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		20	54
% of Total Number of Applications		18.18%	3.93%
<i>In Process</i>			
Number of Borrowers In Process		12	N/A
% of Total Number of Applications		10.91%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		110	1374
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		772.29	875.71
Median 1st Lien Housing Payment After Assistance		512.35	610.78
Median 2nd Lien Housing Payment Before Assistance		140	203
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		95181.16	104627
Median 1st Lien UPB After Program Entry		61716.38	82500
Median 2nd Lien UPB Before Program Entry		14422.19	17276.01
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		26828.2	10000
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		10000	10000
Assistance Characteristics			
Assistance Provided to Date		\$109,174.95	\$2,530,146.02
Total Lender/Service Assistance Amount		\$109,174.95	\$2,530,218.18
Borrowers Receiving Lender/Service Match (%)		100.00%	100.00%
Median Lender/Service Assistance per Borrower		10000	10000
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		182	114
<i>Current</i>			
Number		2	94
%		15.39%	33.57%
<i>Delinquent (30+)</i>			
Number		2	36
%		15.38%	13.00%
<i>Delinquent (60+)</i>			
Number		4	29
%		30.77%	10.47%
<i>Delinquent (90+)</i>			
Number		5	119
%		38.46%	42.96%

Michigan			
HFA Performance Data Reporting- Program Performance			
Principal Curtailment Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	13	278
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	1
	%	0.00%	0.36%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	13	32
	%	100.00%	11.19%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
	Number	0	10
	%	0.00%	3.61%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	0	235
	%	0.00%	84.84%
Homeownership Retention²			
	Six Months Number	N/A	245
	Six Months %	N/A	99.59%
	Twelve Months Number	N/A	131
	Twelve Months %	N/A	99.24%
	Twenty-four Months Number	N/A	45
	Twenty-four Months %	N/A	97.83%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

Cumulative assistance provided to date for the PC program increased by \$10,000 due to a change in how lien payments were treated

Michigan			
HFA Performance Data Reporting- Program Performance			
Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		667	4848
% of Total Number of Applications		52.52%	76.07%
<i>Denied</i>			
Number of Borrowers Denied		51	535
% of Total Number of Applications		4.02%	8.39%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		156	594
% of Total Number of Applications		12.28%	9.32%
<i>In Process</i>			
Number of Borrowers In Process		396	N/A
% of Total Number of Applications		31.18%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1270	6373
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		812.7	828.85
Median 1st Lien Housing Payment After Assistance		454.38	428.01
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		92760.18	94066.95
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	9
Median Assistance Amount		2231.99	4895.39
Assistance Characteristics			
Assistance Provided to Date		9056061.58	26860281.6
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		105	78
<i>Current</i>			
Number		275	2172
%		41.23%	44.80%
<i>Delinquent (30+)</i>			
Number		88	598
%		13.19%	12.33%
<i>Delinquent (60+)</i>			
Number		59	532
%		8.85%	10.97%
<i>Delinquent (90+)</i>			
Number		245	1546
%		36.73%	31.90%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		472	2197
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	10
%		0.00%	0.45%
<i>Cancelled</i>			
Number		70	360
%		14.83%	16.38%
<i>Deed in Lieu</i>			
Number		0	1
%		0.00%	0.05%
<i>Short Sale</i>			
Number		0	2
%		0.00%	0.09%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		0	0
%		0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		39	548

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Michigan		
HFA Performance Data Reporting- Program Performance		
Unemployment Mortgage Subsidy Program		
	QTD	Cumulative
%	8.26%	24.93%
<i>Reinstatement/Current/Payoff</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Deed in Lieu</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>		
Number	363	1276
%	76.91%	58.10%
Homeownership Retention²		
Six Months Number	N/A	3413
Six Months %	N/A	99.59%
Twelve Months Number	N/A	2080
Twelve Months %	N/A	99.38%
Twenty-four Months Number	N/A	441
Twenty-four Months %	N/A	97.35%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%
1. Includes second mortgage settlement		
2. Borrower still owns home		

There is a \$2,459,109.45 difference in the UMS Program Expense between the QFR and QPR (both on a Quarterly and Cumulative basis).

This difference exist because there were two April batches that were built into Counselor Direct in March, but did not leave the cash account until April 2013.

Cumulative assistance provided to date for the UMS program increased by \$76,244.83 due to a change in how lien payments were treated.

Michigan			
HHF Performance Data Reporting- Program Performance			
Modification Plan Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		13	24
% of Total Number of Applications		6.04%	8.60%
<i>Denied</i>			
Number of Borrowers Denied		76	122
% of Total Number of Applications		35.35%	43.73%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		52	58
% of Total Number of Applications		24.19%	20.79%
<i>In Process</i>			
Number of Borrowers In Process		74	N/A
% of Total Number of Applications		34.42%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		215	278
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		875.13	830.56
Median 1st Lien Housing Payment After Assistance		529.35	529.28
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		95640.58	91599.12
Median 1st Lien UPB After Program Entry		75000	73448.52
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		39279.1	9280.61
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		22246.04	14745.27
Assistance Characteristics			
Assistance Provided to Date		250601.83	359940.06
Total Lender/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		179	171
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		2	5
%		15.38%	20.83%
<i>Delinquent (90+)</i>			
Number		11	19
%		84.62%	79.17%

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	13	24
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	13	24
	%	100.00%	100.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	3
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

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 number of borrowers represented in the other "Borrower Characteristics" 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 decisioned for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
Program Expenditures		
	Total Assistance Provided to Date	Total amount of assistance provided to borrowers through HHF program(s)
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	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.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.
HFA Performance Data Reporting- Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs		
Program Intake/Evaluation		
	<i>Approved</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Denied</i>	
	Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
	% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Withdrawn</i>	
	Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
	% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>In Process</i>	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
	<i>Total</i>	
	Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Median amount of assistance (\$).
Assistance Characteristics		
Assistance Provided		assistance).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of households 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in foreclosure.
<i>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.
%		Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
Number		Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>		
Number		Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in short sale.

Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)	
%	Percent of transitioned households entering a loan modification program.	
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.	
%	Percent of transitioned households that resulted in re-employment or regained employment levels.	
<i>Reinstatement/Current/Payoff</i>		
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.	
%	Percent of transitioned households that resulted in reinstatement/current or payoff.	
<i>Short Sale</i>		
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.	
%	Percent of transitioned households that resulted in short sale.	
<i>Deed in Lieu</i>		
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.	
%	Percent of transitioned households that resulted in a deed in lieu	
<i>Other - Borrower Still Owns Home</i>		
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.	
%	Percent of transitioned households in this category	
Homeownership Retention ¹		
Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)	
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.	
Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)	
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.	
Twenty-four Months	Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.	
%	Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.	
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.	
%	Percent of homes assisted by the Program that are unable to be verified by any means.	
¹ Borrower still owns home * Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)		