



## Helping Michigan's Hardest-Hit Homeowners

MICHIGAN HOMEOWNER ASSISTANCE NONPROFIT HOUSING CORPORATION (MHA)

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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: April 2016**

# Michigan

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
<b>1</b>	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	1407	30682
3	Number of Unique Borrowers Denied Assistance	671	18137
4	Number of Unique Borrowers Withdrawn from Program	565	12408
5	Number of Unique Borrowers in Process	966	N/A
6	Total Number of Unique Borrower Applicants	3609	62193
<b>7</b>	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	<b>\$30,477,995</b>	<b>\$372,266,951</b>
9	Total Spent on Administrative Support, Outreach, and Counseling	<b>\$1,445,045</b>	<b>\$33,337,021</b>
<b>10</b>	<b>Borrower Income (\$)</b>		
11	Above \$90,000	1.99%	3.76%
12	\$70,000- \$89,000	5.34%	6.02%
13	\$50,000- \$69,000	10.26%	12.70%
14	Below \$50,000	82.41%	77.52%
<b>15</b>	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	4.91%	7.44%
17	110%- 119%	2.64%	2.48%
18	100%- 109%	2.64%	3.15%
19	90%- 99%	3.49%	3.95%
20	80%- 89%	4.20%	5.05%
21	Below 80%	82.12%	77.93%
<b>22</b>	<b>Geographic Breakdown (by county)</b>		
23	Alcona	1	22
24	Alger	2	13
25	Allegan	9	256
26	Alpena	11	105
27	Antrim	3	53
28	Arenac	3	57
29	Baraga	0	16
30	Barry	6	161
31	Bay	27	477
32	Benzie	4	71
33	Berrien	9	339
34	Branch	3	88
35	Calhoun	30	426
36	Cass	6	111
37	Charlevoix	3	75
38	Cheboygan	0	118
39	Chippewa	9	84
40	Clare	1	108
41	Clinton	6	184
42	Crawford	2	60
43	Delta	4	106
44	Dickinson	2	50
45	Eaton	11	407
46	Emmet	3	97
47	Genessee	111	1299
48	Galdwin	0	89
49	Gogebic	1	50
50	Grand Traverse	11	246
51	Gratiot	2	135
52	Hillsdale	3	130
53	Houghton	2	50
54	Huron	3	98
55	Ingham	44	839
56	Ionia	9	244
57	Iosco	3	55
58	Iron	2	6
59	Isabella	1	168
60	Jackson	20	536
61	Kalamazoo	25	531
62	Kalkaska	6	72
63	Kent	57	1568
64	Keweenaw	0	5

# Michigan

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	1	45
66	Lapeer	5	188
67	Leelanau	0	35
68	Lenawee	12	303
69	Livingston	11	344
70	Luce	0	4
71	Mackinac	6	114
72	Macomb	98	1984
73	Manistee	3	58
74	Marquette	10	105
75	Mason	5	62
76	Mecosta	2	90
77	Menominee	0	41
78	Midland	10	255
79	Missaukee	4	59
80	Monroe	12	293
81	Montcalm	12	252
82	Montmorency	2	24
83	Muskegon	15	550
84	Newaygo	9	177
85	Oakland	144	2698
86	Oceana	3	73
87	Ogemaw	0	73
88	Ontongan	0	16
89	Osceloa	3	46
90	Oscoda	1	22
91	Otsego	2	94
92	Ottawa	15	439
93	Presque Isle	3	38
94	Roscommon	7	87
95	Saginaw	61	849
96	Sanilac	6	137
97	Schoolcraft	8	37
98	Shiawassee	4	209
99	St. Clair	23	394
100	St. Joseph	6	124
101	Tuscola	6	246
102	Van Buren	4	190
103	Washtenaw	37	613
104	Wayne	393	9605
105	Wexford	9	104
106	<b>Home Mortgage Disclosure Act (HMDA)</b>		
107	<b>Borrower</b>		
108	<b>Race</b>		
109	American Indian or Alaskan Native	23	299
110	Asian	7	134
111	Black or African American	528	11206
112	Native Hawaiian or other Pacific Islander	1	36
113	White	790	17698
114	Information Not Provided by Borrower	58	1309
115	<b>Ethnicity</b>		
116	Hispanic or Latino	46	970
117	Not Hispanic or Latino	1361	29712
118	Information Not Provided by Borrower	0	0
119	<b>Sex</b>		
120	Male	529	13470
121	Female	878	17212
122	Information Not Provided by Borrower	0	0
123	<b>Co-Borrower</b>		
124	<b>Race</b>		
125	American Indian or Alaskan Native	4	131
126	Asian	5	86
127	Black or African American	130	3288
128	Native Hawaiian or other Pacific Islander	0	20

# Michigan

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
129	White	388	9276
130	Information Not Provided by Borrower	48	1239
131	<b>Ethnicity</b>		
132	Hispanic or Latino	24	502
133	Not Hispanic or Latino	544	13071
134	Information Not Provided by Borrower	7	467
135	<b>Sex</b>		
136	Male	231	5112
137	Female	337	8461
138	Information Not Provided by Borrower	7	467
139	<b>Hardship</b>		
140	Unemployment	427	12236
141	Underemployment	214	5489
142	Divorce	30	728
143	Medical Condition	363	5622
144	Death	47	741
145	Other	326	5866
146	<b>Current Loan to Value Ratio (LTV)</b>		
147	<100%	0.00%	8.78%
148	100%-109%	0.00%	4.77%
149	110%-120%	25.00%	9.54%
150	>120%	75.00%	76.91%
151	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
152	<100%	0.00%	7.25%
153	100%-119%	25.00%	13.36%
154	120%-139%	37.50%	19.85%
155	140%-159%	12.50%	15.46%
156	>=160%	25.00%	44.08%
157	<b>Delinquency Status (%)</b>		
158	Current	10.60%	14.71%
159	30+	4.41%	7.53%
160	60+	3.56%	7.56%
161	90+	81.43%	70.20%
162	<b>Household Size</b>		
163	1	454	7605
164	2	398	8233
165	3	223	5525
166	4	171	5076
167	5+	161	4243

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 **112** fewer declined borrowers and **290** 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 # 2, 47, 101, 104, 111, 113, 114, 116, 117, 120, 121, 145, 163, 164, 167: The cumulative number of approvals has been reduced by **3** because of the full return of funds. These **3** prior approvals are now reported as denials.

Lines # 130, 134, 138: The cumulative Co-Borrower Race, Ethnicity, and Sex has increased by **148** because co-borrower information was previously unreported on **148** applications.

# Michigan

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

		QTD	Cumulative
<b>1 Program Intake/Evaluation</b>			
<i>Approved</i>			
3	Number of Borrowers Receiving Assistance	960	20937
4	% of Total Number of Applications	33.33%	44.06%
<i>Denied</i>			
6	Number of Borrowers Denied	635	15025
7	% of Total Number of Applications	22.05%	31.62%
<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn	557	10828
10	% of Total Number of Applications	19.34%	22.79%
<i>In Process</i>			
12	Number of Borrowers In Process	728	N/A
13	% of Total Number of Applications	25.28%	N/A
<i>Total</i>			
15	Total Number of Borrowers Applied	2880	47518
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>17 Program Characteristics</b>			
<b>18 General Characteristics</b>			
19	Median 1st Lien Housing Payment Before Assistance	150	451
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	128	145
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	9146	46829
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	2512	4254
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	4480	6005
<b>30 Assistance Characteristics</b>			
31	Assistance Provided to Date	<b>\$6,709,987</b>	<b>\$159,809,726</b>
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
<b>35 Other Characteristics</b>			
36	Median Length of Time from Initial Request to Assistance Granted	121	142
<i>Current</i>			
38	Number	16	826
39	%	1.66%	3.94%
<i>Delinquent (30+)</i>			
41	Number	18	1184
42	%	1.88%	5.66%
<i>Delinquent (60+)</i>			
44	Number	15	1376
45	%	1.56%	6.57%
<i>Delinquent (90+)</i>			
47	Number	911	17551
48	%	94.90%	83.83%
<b>49 Program Outcomes</b>			
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	863	20766
<b>51 Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
53	Number	0	32
54	%	0.00%	0.15%
<i>Cancelled</i>			
56	Number	2	3
57	%	0.23%	0.01%

# Michigan

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

		QTD	Cumulative
58	<i>Deed in Lieu</i>		
59	Number	2	14
60	%	0.23%	0.07%
61	<i>Short Sale</i>		
62	Number	3	44
63	%	0.35%	0.21%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	856	20673
73	%	99.19%	99.56%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	19113
85	Six Months %	N/A	99.53%
86	Twelve Months Number	N/A	17854
87	Twelve Months %	N/A	99.49%
88	Twenty-four Months Number	N/A	12766
89	Twenty-four Months %	N/A	99.37%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

**Lines # 6, 9, 15:** 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 **81** fewer declined borrowers and **251** fewer withdrawn borrowers than the quarter-to-quarter sum.

**Line 36:** Median application processing times may be affected by applicants reapplying for assistance.

**Line # 50:** The quarter-to-quarter variance is **83**, as outlined in the Data Dictionary.

# Michigan

## HFA Performance Data Reporting- Program Performance Principal Curtailment Program

		QTD	Cumulative
<b>1 Program Intake/Evaluation</b>			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	0	305
3	% of Total Number of Applications	0.00%	20.43%
<i>Denied</i>			
6	Number of Borrowers Denied	0	1111
7	% of Total Number of Applications	0.00%	74.41%
<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn	0	77
10	% of Total Number of Applications	0.00%	5.16%
<i>In Process</i>			
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
<i>Total</i>			
15	Total Number of Borrowers Applied	0	1493
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>17 Program Characteristics</b>			
<b>18 General Characteristics</b>			
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 Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	0	10000
<b>30 Assistance Characteristics</b>			
31	Assistance Provided to Date	\$0	\$2,782,491
32	Total Lender/Servicer Assistance Amount	\$0	\$2,793,520
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	100.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$10,000
<b>35 Other Characteristics</b>			
36	Median Length of Time from Initial Request to Assistance Granted	0	120
<i>Current</i>			
38	Number	0	114
39	%	0.00%	37.38%
<i>Delinquent (30+)</i>			
41	Number	0	36
42	%	0.00%	11.80%
<i>Delinquent (60+)</i>			
44	Number	0	30
45	%	0.00%	9.84%
<i>Delinquent (90+)</i>			
47	Number	0	125
48	%	0.00%	40.98%
<b>49 Program Outcomes</b>			
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
<b>51 Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
53	Number	0	1
54	%	0.00%	0.33%
<i>Cancelled</i>			
56	Number	0	0
57	%	0.00%	0.00%

# Michigan

## HFA Performance Data Reporting- Program Performance Principal Curtailment Program

		QTD	Cumulative
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	1
63	%	0.00%	0.33%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	71
67	%	0.00%	23.28%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	232
82	%	0.00%	76.06%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	303
85	Six Months %	N/A	99.34%
86	Twelve Months Number	N/A	303
87	Twelve Months %	N/A	99.34%
88	Twenty-four Months Number	N/A	296
89	Twenty-four Months %	N/A	99.33%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines # 6, 9, 15: 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 3 fewer declined borrowers and 2 fewer withdrawn borrowers than the quarter-to-quarter sum

# Michigan

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

		QTD	Cumulative
<b>1 Program Intake/Evaluation</b>			
<i>Approved</i>			
3	Number of Borrowers Receiving Assistance	424	9086
4	% of Total Number of Applications	62.09%	75.54%
<i>Denied</i>			
6	Number of Borrowers Denied	21	1368
7	% of Total Number of Applications	3.07%	11.37%
<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn	8	1344
10	% of Total Number of Applications	1.17%	11.17%
<i>In Process</i>			
12	Number of Borrowers In Process	230	N/A
13	% of Total Number of Applications	33.67%	N/A
<i>Total</i>			
15	Total Number of Borrowers Applied	683	12028
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>17 Program Characteristics</b>			
<b>18 General Characteristics</b>			
19	Median 1st Lien Housing Payment Before Assistance	710	791
20	Median 1st Lien Housing Payment After Assistance	365	415
21	Median 2nd Lien Housing Payment Before Assistance	142	142
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	74530	88710
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	2373	2960
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	12
29	Median Assistance Amount	1247	6439
<b>30 Assistance Characteristics</b>			
31	Assistance Provided to Date	\$4,061,845	\$70,703,416
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
<b>35 Other Characteristics</b>			
36	Median Length of Time from Initial Request to Assistance Granted	113	96
<i>Current</i>			
38	Number	121	3445
39	%	28.54%	37.92%
<i>Delinquent (30+)</i>			
41	Number	44	1061
42	%	10.38%	11.68%
<i>Delinquent (60+)</i>			
44	Number	36	889
45	%	8.49%	9.78%
<i>Delinquent (90+)</i>			
47	Number	223	3691
48	%	52.59%	40.62%
<b>49 Program Outcomes</b>			
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	299	7527
<b>51 Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
53	Number	0	16
54	%	0.00%	0.21%
<i>Cancelled</i>			
56	Number	5	683
57	%	1.67%	9.07%

# Michigan

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

		QTD	Cumulative
58	<i>Deed in Lieu</i>		
59	Number	1	6
60	%	0.33%	0.08%
61	<i>Short Sale</i>		
62	Number	3	44
63	%	1.00%	0.58%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	550
70	%	0.00%	7.31%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	68	434
73	%	22.74%	5.77%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	222	5794
82	%	74.26%	76.98%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	8169
85	Six Months %	N/A	99.20%
86	Twelve Months Number	N/A	7111
87	Twelve Months %	N/A	99.09%
88	Twenty-four Months Number	N/A	6047
89	Twenty-four Months %	N/A	98.97%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

**Lines # 6, 9, 15:** 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 **25** fewer declined borrowers and **35** fewer withdrawn borrowers than the quarter-to-quarter sum.

**Line 36:** Median application processing times may be affected by applicants reapplying for assistance.

**Line # 50:** The quarter-to-quarter variance is **62**, as outlined in the Data Dictionary.

**Line #38,39,47,48:** The reported Delinquency Status was corrected on **1** previously reported approval.

# Michigan

## HHF Performance Data Reporting- Program Performance Modification Plan Program

		QTD	Cumulative
<b>1 Program Intake/Evaluation</b>			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	23	354
3	% of Total Number of Applications	50.00%	30.68%
<i>Denied</i>			
4	Number of Borrowers Denied	15	633
5	% of Total Number of Applications	32.61%	54.85%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	0	159
7	% of Total Number of Applications	0.00%	13.78%
<i>In Process</i>			
8	Number of Borrowers In Process	8	N/A
9	% of Total Number of Applications	17.39%	N/A
<i>Total</i>			
10	Total Number of Borrowers Applied	46	1154
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>17 Program Characteristics</b>			
<b>18 General Characteristics</b>			
12	Median 1st Lien Housing Payment Before Assistance	835	814
13	Median 1st Lien Housing Payment After Assistance	678	616
14	Median 2nd Lien Housing Payment Before Assistance	0	260
15	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
16	Median 1st Lien UPB Before Program Entry	84158	92072
17	Median 1st Lien UPB After Program Entry	64925	71326
18	Median 2nd Lien UPB Before Program Entry	0	31015
19	Median 2nd Lien UPB After Program Entry	N/A	N/A
20	Median Principal Forgiveness	0	25971
21	Median Length of Time Borrower Receives Assistance	N/A	0
22	Median Assistance Amount	25388	29036
<b>30 Assistance Characteristics</b>			
23	Assistance Provided to Date	<b>\$515,938</b>	<b>\$8,607,301</b>
24	Total Lender/Servicer Assistance Amount	\$0	\$0
25	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
26	Median Lender/Servicer Assistance per Borrower	\$0	\$0
<b>35 Other Characteristics</b>			
27	Median Length of Time from Initial Request to Assistance Granted	143	158
<i>Current</i>			
28	Number	14	131
29	%	60.87%	37.01%
<i>Delinquent (30+)</i>			
30	Number	1	32
31	%	4.35%	9.04%
<i>Delinquent (60+)</i>			
32	Number	1	26
33	%	4.35%	7.34%
<i>Delinquent (90+)</i>			
34	Number	7	165
35	%	30.43%	46.61%
<b>49 Program Outcomes</b>			
36	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	6	335
<b>51 Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
37	Number	0	0
38	%	0.00%	0.00%
<i>Cancelled</i>			
39	Number	0	0
40	%	0.00%	0.00%
<i>Deed in Lieu</i>			
41	Number	0	0

# Michigan

## HHF Performance Data Reporting- Program Performance Modification Plan Program

		QTD	Cumulative
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	6	335
67	%	100.00%	100.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	277
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	151
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	66
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

**Lines # 6, 9, 15:** 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 **3** fewer declined borrowers and **2** fewer withdrawn borrowers than the quarter-to-quarter sum.

**Line 36:** Median application processing times may be affected by applicants reapplying for assistance.

**Line # 50:** The quarter-to-quarter variance is **34**, as outlined in the Data Dictionary.

**Line # 3,4, 47, 48:** The cumulative number of approvals has been reduced by **3** because of the full return of funds. These **3** prior approvals are now reported as denials.

# Michigan

## HHF Performance Data Reporting- Program Performance Blight Elimination Program

		QTD	Cumulative
1	<b>Program Evaluation</b>		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	1096	8531
4	% of Total Number of Submissions	21.26%	61.37%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	0
7	% of Total Number of Submissions	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	172	1483
10	% of Total Number of Submissions	3.34%	10.67%
11	<i>In Process</i>		
12	Number of Structures In Process	3886	N/A
13	% of Total Number of Submissions	75.40%	N/A
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	5154	13900
16	<b>Program Characteristics</b>		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$19,190,225	\$130,364,016
19	Median Assistance Spent on Acquisition	\$0	\$0
20	Median Assistance Spent on Demolition	\$11,515	\$10,691
21	Median Assistance Spent on Greening	\$2,595	\$2,700
22	Total Assistance Reserved	N/A	\$84,340,000
23	<b>Geographic Breakdown (by city/county)</b>		
24	<i>Funded Number of Structures</i>		
25	Adrian	0	0
26	Detroit	844	5382
27	Ecorse	10	10
28	Flint	3	1779
29	Grand Rapids	2	95
30	Hamtramck	0	0
31	Highland Park	0	0
32	Inkster	0	0
33	Ironwood	0	16
34	Jackson	40	44
35	Lansing	73	138
36	Muskegon	37	61
37	Pontiac	0	126
38	Port Huron	7	20
39	River Rouge	19	19
40	Saginaw	61	841

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

**Line # 9, 10:** The cumulative "Number of Structures Withdrawn" has increased 555 due to the withdrawal of multiple entires of unique addresses.

**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 #26:** The city of Detroit received multiple rounds of program funds allocated to it under the Blight Elimination Program. The reported "Funded Number of Structures" using Round #1 funding is 0 this quarter and 3,683 cumulative, Round #2 funding is 844 this quarter and 1,699 cumulative, Round #3 funding is 0 this quarter and 0 cumulative.

**Line #28:** The city of Flint received multiple rounds of program funds allocated to it under the Blight Elimination Program. The reported "Funded Number of Structures" using Round #1 funding is 0 this quarter and 1,776 cumulative, Round #2 funding is 3 this quarter and 3 cumulative, Round #3 funding is 0 this quarter and 0 cumulative.

## 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 <b>unique</b> 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program		Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> 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 <b>unique</b> 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		<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling		<b>Total</b> 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)		
<b>Borrower</b>		
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Co-Borrower</b>		
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
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 of the first mortgage 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 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 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 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 on 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 decided on and are pending review divided by the total number of borrowers who applied for the specific program.
<b>Total</b>	
Total Number of Borrowers Applied	Total number of borrowers who 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 borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
<b>Program Characteristics (For All Approved Applicants)</b>	
<b>General Characteristics</b>	
Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> after receiving assistance. In other words, the median contractual second lien payment less HFA contribution
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.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
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.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance 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 (\$) disbursed to the lender/servicer on behalf of the borrower.
<b>Assistance Characteristics</b>	
Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
<b>Other Characteristics</b>	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial homeowner registration to assistance provided. Initial registration date is used for subsequent applications; homeowners may reapply multiple times until assistance is granted. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
<b>Current</b>	
Number	Number of borrowers current at the time assistance is received.
%	Number of current borrowers divided by the total number of approved applicants.
<b>Delinquent (30+)</b>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<b>Delinquent (60+)</b>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<b>Delinquent (90+)</b>	
Number	Number of borrowers 90+ days delinquent at the time assistance is received.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
<b>Program Outcomes</b>	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under the program; will not sum in a quarter-over-quarter fashion due to the timeframe for processing final records and/or receipt of notices of an Alternative Outcome.
<b>Alternative Outcomes</b>	
<b>Foreclosure Sale</b>	
Number	Number of borrowers who received program assistance and at a later date, no longer retained property ownership as a result of a Foreclosure Sale.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>Cancelled</b>	
Number	Number of borrowers who were <b>approved and funded</b> , 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.
<b>Deed-in-Lieu</b>	
Number	Number of borrowers who received program assistance and at a later date, no longer retained property ownership as a result of a Deed-in-Lieu.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<b>Short Sale</b>	
Number	Number of borrowers who received program assistance and at a later date, no longer retained property ownership as a result of a Short Sale.
%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>	
<b>Loan Modification Program</b>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<b>Re-employed/ Regain Appropriate Employment Level</b>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>Reinstatement/Current/Payoff</b>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>Short Sale</b>	
Number	Number of borrowers who transitioned out of the program into a short sale <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<b>Deed-in-Lieu</b>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<b>Other - Borrower Still Owns Home</b>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home. Only applicable to monthly mortgage payment assistance program.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Homeownership Retention</b>	
Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after 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 borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after 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 borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs</b>	
<b>Program Intake/Evaluation</b>	
<b>Funded</b>	
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.
<b>Denied/Cancelled</b>	
Number of Structures Denied	The total number of structures/property address 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.
<b>Withdrawn</b>	
Number of Structures Withdrawn	The total number of structures/property address 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.
<b>In Process</b>	
Number of Structures In Process	The total number of structures/property address submitted that are pending review, or are in review but have not been decisioned. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decisioned divided by the total number of structures that have been submitted for eligibility review.
<b>Total</b>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and QTD in process).
<b>Program Characteristics</b>	
Total Assistance Provided	Total amount of aggregate assistance provided by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance provided by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance provided by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance provided by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of aggregate assistance committed to be spent by the HFA (Number of structures in process multiplied by the estimated amount of assistance provided per property). Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.
<b>Geographic Breakdown (by City/County)</b>	
Funded Number of Structures	Number of aggregate structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Notes</b>	
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.