



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: October 2017

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1 Unique Borrower Count			
2	Number of Unique Borrowers Receiving Assistance	342	40,663
3	Number of Unique Borrowers Denied Assistance	403	26,745
4	Number of Unique Borrowers Withdrawn from Program	358	16,971
5	Number of Unique Borrowers in Process	N/A	587
6	Total Number of Unique Borrower Applicants	N/A	84,966
7 Program Expenditures (\$)			
8	Total Assistance Provided to Date	\$20,958,023	\$681,150,961
9	Total Spent on Administrative Support, Outreach, and Counseling	\$904,588	\$54,532,831
22 Geographic Breakdown (by county)			
23	Alcona	0	26
24	Alger	0	17
25	Allegan	0	317
26	Alpena	0	140
27	Antrim	0	68
28	Arenac	1	69
29	Baraga	0	19
30	Barry	1	209
31	Bay	6	696
32	Benzie	1	85
33	Berrien	3	433
34	Branch	1	100
35	Calhoun	2	565
36	Cass	2	145
37	Charlevoix	0	89
38	Cheboygan	0	134
39	Chippewa	0	106
40	Clare	1	169
41	Clinton	0	231
42	Crawford	1	74
43	Delta	0	139
44	Dickinson	0	62
45	Eaton	1	510
46	Emmet	0	126
47	Genesee	34	1921
48	Galdwin	1	118
49	Gogebic	0	71
50	Grand Traverse	0	309
51	Gratiot	0	164
52	Hillsdale	1	160
53	Houghton	1	57
54	Huron	0	115
55	Ingham	28	1318
56	Ionia	3	314
57	Iosco	0	71
58	Iron	0	7
59	Isabella	0	197
60	Jackson	8	803
61	Kalamazoo	6	680
62	Kalkaska	0	93
63	Kent	9	1836
64	Keweenaw	0	5

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	0	53
66	Lapeer	2	229
67	Leelanau	0	41
68	Lenawee	1	357
69	Livingston	1	420
70	Luce	0	5
71	Mackinac	1	127
72	Macomb	47	2906
73	Manistee	0	77
74	Marquette	0	143
75	Mason	1	93
76	Mecosta	0	113
77	Menominee	0	54
78	Midland	0	309
79	Missaukee	1	76
80	Monroe	1	391
81	Montcalm	6	320
82	Montmorency	0	31
83	Muskegon	4	738
84	Newaygo	0	228
85	Oakland	25	3556
86	Oceana	1	89
87	Ogemaw	0	88
88	Ontonagan	0	18
89	Osceloa	1	66
90	Oscoda	0	28
91	Otsego	0	116
92	Ottawa	0	525
93	Presque Isle	0	54
94	Roscommon	2	123
95	Saginaw	7	1169
96	Sanilac	1	168
97	Schoolcraft	0	43
98	Shiawassee	1	263
99	St. Clair	7	513
100	St. Joseph	2	160
101	Tuscola	1	286
102	Van Buren	0	233
103	Washtenaw	7	878
104	Wayne	111	12664
105	Wexford	0	144

Michigan

HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)		
<i>Borrower</i>		
Race		
American Indian or Alaskan Native	1	370
Asian	4	182
Black or African American	82	14444
Native Hawaiian or other Pacific Islander	0	47
White	231	23735
Information Not Provided by Borrower	24	1885
Ethnicity		
Hispanic or Latino	9	1315
Not Hispanic or Latino	117	37150
Information Not Provided by Borrower	216	2198
Sex		
Male	144	17569
Female	193	23059
Information Not Provided by Borrower	5	35
<i>Co-Borrower</i>		
Race		
American Indian or Alaskan Native	0	165
Asian	3	111
Black or African American	13	4218
Native Hawaiian or other Pacific Islander	0	26
White	66	11999
Information Not Provided by Borrower	12	2547
Ethnicity		
Hispanic or Latino	3	663
Not Hispanic or Latino	42	17378
Information Not Provided by Borrower	49	1025
Sex		
Male	33	6803
Female	60	10854
Information Not Provided by Borrower	1	1409

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 a 112 increase in declined borrowers and a 60 increase in 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: The Total Assistance Provided to Date shows a difference of \$664.80 due to homeowner repayments received in the first Quarter on 3 previous approved files.

Lines # 27, 28: The County was corrected on 1 cumulative approval.

Lines # 111, 113, 114: The Race was corrected on 3 cumulative approvals.

Line # 120 & 121: The Sex was corrected on 1 cumulative approval.

Line # 125 through 138: The Co-Borrower cumulative totals were updated during our MAPPS normalization process which took place on 12/13/2019 affecting loans previously reported.

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	150	28,210
4	% of Total Number of Applications	N/A	41.79%
5	<i>Denied</i>		
6	Number of Borrowers Denied	400	23,648
7	% of Total Number of Applications	N/A	35.03%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	338	15,081
10	% of Total Number of Applications	N/A	22.34%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	570
13	% of Total Number of Applications	N/A	0.84%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	67,509
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	3896	5224
20	Assistance Characteristics		
21	Assistance Provided to Date	\$1,023,653	\$208,780,790
22	Other Characteristics		
23	<i>Current</i>		
24	Number	0	904
25	%	0.00%	3.20%
26	<i>Delinquent (30+)</i>		
27	Number	2	1401
28	%	1.33%	4.97%
29	<i>Delinquent (60+)</i>		
30	Number	9	1654
31	%	6.00%	5.86%
32	<i>Delinquent (90+)</i>		
33	Number	139	24251
34	%	92.67%	85.97%
35	Borrower Income (\$)		
36	Above \$90,000	4.00%	4.29%
37	\$70,000- \$89,000	5.33%	6.39%
38	\$50,000- \$69,000	11.33%	13.01%
39	Below \$50,000	79.33%	76.31%
40	Hardship		
41	Unemployment	20	6082
42	Underemployment	19	5014
43	Divorce	3	894
44	Medical Condition	34	7398
45	Death	18	1106
46	Other	56	7716

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)	120	28172
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	533
52	%	0.00%	1.89%
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	64
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	120	27558
71	%	100.00%	97.82%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0.00%	0.00%
<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 105 fewer declined borrowers than the quarter-to-quarter sum and 54 fewer withdrawn borrowers due to a correction in program type.</p>			
<p>Lines # 41, 44: The Hardship was corrected on 11 cumulative approvals</p>			
<p>Line # 48: The quarter-to-quarter variance is 7, as outlined in the Data Dictionary.</p>			

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	78.81%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1353
7	% of Total Number of Applications	N/A	10.81%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	1300
10	% of Total Number of Applications	N/A	10.38%
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	12521
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	\$82,027,626
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	7948
45	Underemployment	0	1516
46	Divorce	0	31
47	Medical Condition	0	160
48	Death	0	22
49	Other	0	191

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	421
55	%	0.00%	4.27%
56	<i>Cancelled</i>		
57	Number	0	586
58	%	0.00%	5.94%
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	796
74	%	0.00%	8.07%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	7480
77	%	0.00%	75.80%
<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 3 fewer declined borrowers and 4 fewer withdrawn borrowers than the quarter-to-quarter sum.</p>			
<p>Line # 24: There is a quarter to quarter variance of \$664.80 due to the receipt of borrower repayments credited in the 1st Quarter of 2020</p>			
<p>Lines # 54, 57, 76: The Alternative outcomes & Program Completion/Transition was updated on 32 previously reported cumulative approvals identified in release of lien review process as occurring within 24 months of funding.</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	31.96%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	618
7	% of Total Number of Applications	N/A	54.26%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	157
10	% of Total Number of Applications	N/A	13.78%
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	1139
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 1 fewer declined borrowers and 0 fewer withdrawn borrowers than the quarter-to-quarter sum.</p>			

Michigan			
HHF Performance Data Reporting- Program Performance			
Princial 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	20.71%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1096
7	% of Total Number of Applications	N/A	74.41%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	72
10	% of Total Number of Applications	N/A	4.89%
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	1473
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			
Princial Curtailment Program			
		QTD	Cumulative
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	2.95%
52	\$70,000- \$89,000	0.00%	5.25%
53	\$50,000- \$69,000	0.00%	13.11%
54	Below \$50,000	0.00%	78.69%
55	Hardship		
56	Unemployment	0	66
57	Underemployment	0	88
58	Divorce	0	13
59	Medical Condition	0	48
60	Death	0	6
61	Other	0	84
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	12
67	%	0.00%	3.93%
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	69
80	%	0.00%	22.62%
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 2 fewer declined borrower and 0 additional withdrawn borrower than the quarter-to-quarter sum.</p>			

Michigan

HHF Performance Data Reporting- Program Performance Blight Elimination Program

	QTD	Cumulative
1 Program Evaluation		
<i>Funded</i>		
2		
3	952	21639
4	N/A	87.50%
<i>Denied/Cancelled</i>		
5		
6	0	0
7	N/A	0.00%
<i>Withdrawn</i>		
8		
9	185	2033
10	N/A	8.22%
<i>In Process</i>		
11		
12	N/A	1059
13	N/A	4.28%
<i>Total</i>		
14		
15	N/A	24731
16 Program Characteristics		
<i>Assistance Characteristics</i>		
17		
18	\$17,057,781	\$350,246,988
19	\$0	\$0
20	\$14,345	\$11,885
21	\$2,000	\$2,700
22	N/A	\$14,615,000
23 Geographic Breakdown (by city/county)		
<i>Funded Number of Structures</i>		
24		
25	0	22
26	0	49
27	0	1
28	0	204
29	2	15
30	478	13964
31	0	165
32	465	4226
33	0	4
34	0	6
35	0	121
36	0	23
37	0	239
38	0	1
39	0	121
40	2	54
41	2	26
42	0	248
43	0	60
44	0	384
45	0	2
46	0	6
47	3	45
48	0	28
49	0	264
50	0	230
51	0	46
52	0	102

53	Saginaw	0	977
54	Springfield	0	2
55	Tekonsha	0	1
56	Twin Lake	0	1
57	Vicksburg	0	2

Lines # 9: 4 cases reported as withdrawn previously are removed from system in order to input a new property for Blight review

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	192	1916
4	% of Total Number of Submissions	N/A	82.44%
5	<i>Denied</i>		
6	Number of Borrowers Denied	3	30
7	% of Total Number of Submissions	N/A	1.29%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	20	361
10	% of Total Number of Submissions	N/A	15.53%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	17
13	% of Total Number of Submissions	N/A	0.73%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	2324
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	100900	100000
20	Median Credit Score	682	692
21	Median DTI	36%	36%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$2,876,589	\$28,475,777
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.52%	0.47%
27	\$70,000- \$89,000	3.65%	4.18%
28	\$50,000- \$69,000	20.31%	23.33%
29	Below \$50,000	75.52%	72.03%
30	Home Mortgage Disclosure Act (HMDA)		

Michigan			
HFA Performance Data Reporting- Program Performance			
Step Forward Down Payment Assistance			
		QTD	Cumulative
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	0	0
34	Asian	2	7
35	Black or African American	47	420
36	Native Hawaiian or other Pacific Islander	0	1
37	White	130	1362
38	Information not provided by borrower	13	126
39	Ethnicity		
40	Hispanic or Latino	4	43
41	Not Hispanic or Latino	2	16
42	Information not provided by borrower	186	1857
43	Sex		
44	Male	84	962
45	Female	103	919
46	Information not provided by borrower	5	35
47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	0
50	Asian	2	4
51	Black or African American	2	50
52	Native Hawaiian or other Pacific Islander	0	0
53	White	22	280
54	Information not provided by borrower	3	36
55	Ethnicity		
56	Hispanic or Latino	0	9
57	Not Hispanic or Latino	0	5
58	Information not provided by borrower	29	356
59	Sex		
60	Male	20	108
61	Female	8	251
62	Information not provided by borrower	1	11
63	Geographic Breakdown (by Targeted Area)		
64	48015	0	16
65	48021	9	69
66	48030	2	47
67	48033	4	22
68	48048	0	10
69	48066	17	125
70	48075	1	17
71	48089	6	48
72	48091	6	34
73	48111	4	36
74	48122	0	7
75	48125	1	34
76	48135	6	66
77	48141	1	8
78	48146	8	95
79	48160	0	6
80	48174	9	33

Michigan

HFA Performance Data Reporting- Program Performance Step Forward Down Payment Assistance

		QTD	Cumulative
81	48180	15	150
82	48184	4	37
83	48192	5	51
84	48195	3	51

Michigan

HFA Performance Data Reporting- Program Performance Step Forward Down Payment Assistance

		QTD	Cumulative
85	48198	6	52
86	48205	1	3
87	48214	0	0
88	48215	0	1
89	48219	3	27
90	48221	2	37
91	48223	1	17
92	48224	1	19
93	48225	2	25
94	48227	2	3
95	48228	0	1
96	48235	3	27
97	48239	10	80
98	48240	6	50
99	48340	2	15
##	48341	1	8
##	48342	0	5
##	48457	1	4
##	48458	1	11
##	48503	3	11
##	48504	1	4
##	48506	1	19
##	48507	2	22
##	48509	1	4
##	48519	0	3
##	48529	3	9
##	48532	1	6
##	48602	4	23
##	48604	0	11
##	48706	4	39
##	48708	1	42
##	48906	2	25
##	48910	9	102
##	48911	7	62
##	48912	1	17
##	48915	1	18
##	49202	3	41
##	49203	3	64
##	49254	0	2
##	49442	2	45

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 Declined and 2 fewer Withdrawn.

Lines # 60 & 61: The co-borrower Sex was corrected on 13 cumulative approvals

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

Program Expenditures

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

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

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

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

<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	

Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<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.