



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month 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.

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	241	817
	Number of Unique Borrowers Denied Assistance	166	356
	Number of Unique Borrowers Withdrawn from Program	10	23
	Number of Unique Borrowers in Process	100	105
	Total Number of Unique Borrower Applicants	517	1301
Borrower Income (\$)			
	Above \$90,000	3%	1%
	\$70,000- \$89,000	2%	3%
	\$50,000- \$69,000	7%	7%
	Below \$50,000	88%	89%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	5%	4%
	110%- 119%	2%	1%
	100%- 109%	2%	3%
	90%- 99%	1%	2%
	80%- 89%	3%	4%
	Below 80%	86%	86%
Geographic Breakdown (by county)			
	Alcona	1	1
	Alger	0	0
	Allegan	3	11
	Alpena	3	7
	Antrun	0	0
	Arenac	0	2
	Baraga	0	0
	Barry	4	8
	Bay	3	13
	Benzie	8	12
	Berrien	0	7
	Branch	0	9
	Calhoun	4	9
	Cass	0	2
	Charlevoix	2	4
	Cheboygan	3	5
	Chippewa	0	0
	Clare	0	4
	Clinton	1	8
	Crawford	0	2
	Delta	6	18
	Dickinson	0	2
	Eaton	4	13
	Emmet	3	4
	Genessee	11	62
	Galdwin	1	5
	Gogebic	0	0
	Grand Traverse	3	4
	Gratiot	5	18
	Hillsdale	3	7
	Houghton	2	5
	Huron	4	12
	Ingham	5	22
	Ionia	4	11
	Iosco	3	7
	Iron	0	0
	Isabella	3	18
	Jackson	5	18
	Kalamazoo	2	4
	Kalkaska	1	1
	Kent	9	44
	Keweenaw	0	0

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Lake	2	4
	Lapeer	3	5
	Leelanau	0	1
	Lenawee	7	27
	Livingston	5	15
	Luce	0	0
	Mackinac	1	2
	Macomb	15	41
	Manistee	1	2
	Marquette	0	3
	Mason	1	1
	Mecosta	4	9
	Menominee	1	2
	Midland	5	10
	Missaukee	1	3
	Monroe	5	6
	Montcalm	2	9
	Montmorency	0	0
	Muskegon	1	12
	Newaygo	2	11
	Oakland	9	44
	Oceana	0	3
	Ogemaw	3	9
	Ontonagon	0	0
	Osceloa	0	3
	Oscoda	0	1
	Otsego	1	4
	Ottawa	2	12
	Presque Isle	0	1
	Roscommon	1	1
	Saginaw	8	24
	Sanilac	7	14
	Schoolcraft	0	5
	Shiawassee	2	10
	St. Clair	6	16
	St. Joseph	0	11
	Tuscola	7	26
	Van Buren	2	5
	Washtenaw	5	13
	Wayne	24	68
	Wexford	2	5

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native	5		19
Asian	0		0
Black or African American	25		59
Native Hawaiian or other Pacific Islander	2		5
White	165		611
Information Not Provided by Borrower	44		123
Ethnicity			
Hispanic or Latino	3		16
Not Hispanic or Latino	238		801
Information Not Provided by Borrower	0		0
Sex			
Male	157		518
Female	84		299
Information Not Provided by Borrower	0		0
Co-Borrower			
Race			
American Indian or Alaskan Native	0		7
Asian	0		0
Black or African American	2		11
Native Hawaiian or other Pacific Islander	1		2
White	60		228
Information Not Provided by Borrower	21		50
Ethnicity			
Hispanic or Latino	1		5
Not Hispanic or Latino	83		293
Information Not Provided by Borrower	0		0
Sex			
Male	9		30
Female	75		268
Information Not Provided by Borrower	0		0
Hardship			
Unemployment	169		545
Underemployment	26		94
Divorce	4		21
Medical Condition	19		70
Death	0		8
Other	23		79
Current Loan to Value Ratio (LTV)			
<100%	97%		96%
100%- 109%	1%		0%
110%-120%	0%		0%
>120%	2%		4%
Current Combined Loan to Value Ratio (CLTV)			
<100%	97%		96%
100%-119%	1%		1%
120%-139%	0%		1%
140%-159%	0%		0%
>=160%	2%		2%
Delinquency Status (%)			
Current	32%		37%
30+	14%		16%
60+	20%		17%
90+	34%		30%
Household Size			
1	56		212
2	64		209
3	36		136
4	43		152
5+	42		108

Prior to Q4 2011, an issue was encountered in determining the quarter in which a borrower was to be reported. This was partially due to the use of the borrower's contractual payment due date as the mechanism for establishing the quarter in which a borrower was to be reported. This affected both the Unique Borrower Count section, as well as the Assistance Provided to Date field. As of Q4 2011, this has been rectified by switching to the use of the actual payment date as the trigger for bucketing borrowers.

Michigan			
HFA Performance Data Reporting- Program Performance Loan Rescue Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Received		84	314
% of Total Number of Applications Received		46%	60%
<i>Denied</i>			
Number of Applications Received		97	209
% of Total Number of Applications Received		53%	40%
<i>Withdrawn</i>			
Number of Applications Withdrawn		1	3
% of Total Number of Applications Withdrawn		1%	1%
<i>Total</i>			
Total Number of Applications Received		182	526
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		691	778
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		95	328
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		86288	86662
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		8950	31960
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		N/A	N/A
Median Principal Forbearance		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		3809	3329
Assistance Characteristics			
Assistance Provided		294688	1037728
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Total Amount Spent (Programmatic Expenses)		294688	1037728
Median Length of Time from Initial Request to Assistance Granted		10	8
<i>Current</i>			
Number		8	21
%		10%	7%
<i>Delinquent (30+)</i>			
Number		10	57
%		12%	18%
<i>Delinquent (60+)</i>			
Number		23	83
%		27%	26%
<i>Delinquent (90+)</i>			
Number		43	153
%		51%	49%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	8

Michigan			
HFA Performance Data Reporting- Program Performance Loan Rescue Program			
		QTD	Cumulative
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	5
%		0%	62%
<i>Cancelled</i>			
Number		0	0
%		0%	0%
<i>Deed in Lieu</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		0	0
%		0%	0%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		0	0
%		0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		0	0
%		0%	0%
<i>Reinstatement/Current/Payoff</i>			
Number		0	3
%		0%	38%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
	http://www.michigan.gov/mdcs/0,1607,7-147--65740--,00.html	N/A	N/A
Homeownership Retention			
Six Months Number		N/A	107
Six Months %		N/A	93%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0%
Unreachable Number		N/A	0
Unreachable %		N/A	0%

Prior to Q4 2011, an issue was encountered in determining the quarter in which a borrower was to be reported. This was partially due to the use of the borrower's contractual payment due date as the mechanism for establishing the quarter in which a borrower was to be reported. This affected both the Unique Borrower Count section, as well as the Assistance Provided to Date field. As of Q4 2011, this has been rectified by switching to the use of the actual payment date as the trigger for bucketing borrowers.

Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Received		10	46
% of Total Number of Applications Received		59%	73%
<i>Denied</i>			
Number of Applications Received		7	17
% of Total Number of Applications Received		41%	27%
<i>Withdrawn</i>			
Number of Applications Withdrawn		0	0
% of Total Number of Applications Withdrawn		0%	0%
<i>Total</i>			
Total Number of Applications Received		17	63
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		927	881
Median 1st Lien Housing Payment After Assistance		625	643
Median 2nd Lien Housing Payment Before Assistance		272	288
Median 2nd Lien Housing Payment After Assistance		50	44
Median 1st Lien UPB Before Program Entry		137408	107171
Median 1st Lien UPB After Program Entry		90000	93737
Median 2nd Lien UPB Before Program Entry		21605	17012
Median 2nd Lien UPB After Program Entry		1605	4415
Median Principal Forgiveness		20000	20000
Median Principal Forbearance		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		10000	10000
Assistance Characteristics			
Assistance Provided to Date		90042	416533
Total Lender/Servicer Assistance Amount		90042	417753
Borrowers Receiving Lender/Servicer Match (%)		100%	100%
Median Lender/Servicer Assistance per Borrower		10000	10000
Other Characteristics			
Total Amount Spent (Programmatic Expenses)		90042	416533
Median Length of Time from Initial Request to Assistance Granted		14	10
<i>Current</i>			
Number		6	17
%		60%	37%
<i>Delinquent (30+)</i>			
Number		1	10
%		10%	21%
<i>Delinquent (60+)</i>			
Number		1	4
%		10%	9%
<i>Delinquent (90+)</i>			
Number		2	15
%		20%	33%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	1

Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
		QTD	Cumulative
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	1
%		0%	100%
<i>Cancelled</i>			
Number		0	0
%		0%	0%
<i>Deed in Lieu</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		0	0
%		0%	0%
Loan Modification Program			
<i>Loan Modification Program</i>			
Number		0	0
%		0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
Homeownership Retention			
Six Months Number		N/A	19
Six Months %		N/A	95%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0%
Unreachable Number		N/A	0
Unreachable %		N/A	0%

Prior to Q4 2011, an issue was encountered in determining the quarter in which a borrower was to be reported. This was partially due to the use of the borrower's contractual payment due date as the mechanism for establishing the quarter in which a borrower was to be reported. This affected both the Unique Borrower Count section, as well as the Assistance Provided to Date field. As of Q4 2011, this has been rectified by switching to the use of the actual payment date as the trigger for bucketing borrowers.

Michigan			
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Applications Received		147	457
% of Total Number of Applications Received		68%	76%
<i>Denied</i>			
Number of Applications Received		62	130
% of Total Number of Applications Received		28%	21%
<i>Withdrawn</i>			
Number of Applications Withdrawn		9	20
% of Total Number of Applications Withdrawn		4%	3%
<i>Total</i>			
Total Number of Applications Received		218	607
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		832	833
Median 1st Lien Housing Payment After Assistance		445	465
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		93911	94958
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		0	2953
Median Principal Forbearance		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	4
Median Assistance Amount		772	1911
Assistance Characteristics			
Assistance Provided to Date		434374	927630
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Total Amount Spent (Programmatic Expenses)		434374	927630
Median Length of Time from Initial Request to Assistance Granted		13	15
<i>Current</i>			
Number		63	261
%		43%	57%
<i>Delinquent (30+)</i>			
Number		22	64
%		15%	14%
<i>Delinquent (60+)</i>			
Number		24	53
%		16%	12%
<i>Delinquent (90+)</i>			
Number		38	79
%		26%	17%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		26	47

Michigan

HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program

		QTD	Cumulative
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		2	2
%		8%	4%
<i>Cancelled</i>			
Number		3	3
%		11%	6%
<i>Deed in Lieu</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
		0	0
%		0%	0%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
		0	0
%		0%	0%
<i>Re-employed/Regain Appropriate Employment Level</i>			
Number		18	28
%		70%	60%
<i>Reinstatement/Current/Payoff</i>			
Number		3	14
%		11%	30%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
Homeownership Retention			
Six Months Number		N/A	2
Six Months %		N/A	98%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0%
Unreachable Number		N/A	0
Unreachable %		N/A	0%

Prior to Q4 2011, an issue was encountered in determining the quarter in which a borrower was to be reported. This was partially due to the use of the borrower's contractual payment due date as the mechanism for establishing the quarter in which a borrower was to be reported. This affected both the Unique Borrower Count section, as well as the Assistance Provided to Date field. As of Q4 2011, this has been rectified by switching to the use of the actual payment date as the trigger for bucketing borrowers.

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Unique Borrower Count		
	Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields.
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.

Data Dictionary

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 Applications Received	The total number of applications approved for assistance for the specific program
% of Total Number of Applications Received	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Denied</i>	
Number of Applications Received	The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications Received	Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Withdrawn</i>	
Number of Applications Withdrawn	The total number of applications 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 Withdrawn	Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
<i>Total</i>	
Total Number of Applications Received	Total number of applications received for the specific program (approved, denied and withdrawn).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components.

Program Characteristics

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). *Includes second lien extinguishment
Median Principal Forbearance	Median amount of principal forbearance granted (\$).
Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Median amount of assistance (\$).

Assistance Characteristics

Assistance Provided	assistance).
Total Lender/Service Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Service Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)

Other Characteristics

Total Amount Spent (Programmatic Expenses)	Total cumulative amount spent by the HFA (including assistance and administrative costs).
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of households current at the time assistance is received.
%	Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of households 90+ Days delinquent at the time assistance is received.
%	Percent of 90+ days delinquent households divided by the total number of approved applicants.

Data Dictionary

Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
	Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in foreclosure.
<i>Cancelled</i>		
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
	Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>		
	Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in short sale.
Program Completion/ Transition		
<i>Loan Modification Program</i>		
	Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
	%	Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>		
	Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
	%	Percent of transitioned households that resulted in reinstatement/current or payoff.
<i>Short Sale</i>		
	Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
	%	Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>		
	Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
	%	Percent of transitioned households that resulted in a deed in lieu
Homeownership Retention ¹		
	Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post initial assistance.
	%	Percent of households assisted by the program in which the borrower retains ownership 6 months post initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post initial assistance.
	%	Percent of households assisted by the program in which the borrower retains ownership 12 months post initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
	%	Percent of homes assisted by the Program that are unable to be verified by any means.

1. Borrower still owns home

* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)