



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.

**Template Version Date: August 2011**

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	1269	4165
	Number of Unique Borrowers Denied Assistance	1121	3415
	Number of Unique Borrowers Withdrawn from Program	63	237
	Number of Unique Borrowers in Process	929	N/A
	Total Number of Unique Borrower Applicants	3382	8746
<b>Borrower Income (\$)</b>			
	Above \$90,000	2.92%	2.45%
	\$70,000- \$89,000	7.17%	5.21%
	\$50,000- \$69,000	14.18%	12.15%
	Below \$50,000	75.73%	80.19%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	7.87%	5.97%
	110%- 119%	2.60%	2.45%
	100%- 109%	3.55%	3.10%
	90%- 99%	4.89%	3.94%
	80%- 89%	5.44%	4.97%
	Below 80%	75.65%	79.57%
<b>Geographic Breakdown (by county)</b>			
	Alcona	1	4
	Alger	0	0
	Allegan	17	55
	Alpena	5	29
	Antrim	6	10
	Arenac	2	6
	Baraga	0	1
	Barry	11	35
	Bay	23	81
	Benzie	4	23
	Berrien	17	53
	Branch	4	19
	Calhoun	18	52
	Cass	10	19
	Charlevoix	7	22
	Cheboygan	3	14
	Chippewa	1	3
	Clare	4	17
	Clinton	8	34
	Crawford	3	11
	Delta	4	33
	Dickinson	4	8
	Eaton	30	81
	Emmet	5	19
	Genessee	57	219
	Galdwin	6	16
	Gogebic	3	5
	Grand Traverse	20	55
	Gratiot	9	39
	Hillsdale	5	28
	Houghton	4	13
	Huron	6	27
	Ingham	53	154
	Ionia	20	40
	Iosco	5	17
	Iron	0	0
	Isabella	8	50
	Jackson	31	92
	Kalamazoo	24	74
	Kalkaska	3	10
	Kent	99	281
	Keweenaw	0	1

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
	Lake	3	10
	Lapeer	13	43
	Leelanau	1	5
	Lenawee	20	75
	Livingston	18	64
	Luce	0	0
	Mackinac	3	8
	Macomb	94	295
	Manistee	2	8
	Marquette	7	17
	Mason	4	9
	Mecosta	5	23
	Menominee	0	5
	Midland	16	41
	Missaukee	1	7
	Monroe	10	36
	Montcalm	17	46
	Montmorency	1	1
	Muskegon	31	89
	Newaygo	10	38
	Oakland	99	333
	Oceana	4	13
	Ogemaw	6	21
	Ontongan	1	4
	Osceloa	1	7
	Oscoda	1	3
	Otsego	6	16
	Ottawa	24	73
	Presque Isle	1	7
	Roscommon	4	11
	Saginaw	42	120
	Sanilac	10	32
	Schoolcraft	1	7
	Shiawassee	7	40
	St. Clair	16	66
	St. Joseph	8	31
	Tuscola	10	65
	Van Buren	11	33
	Washtenaw	23	89
	Wayne	188	605
	Wexford	10	19

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native	12		51
Asian	10		19
Black or African American	280		815
Native Hawaiian or other Pacific Islander	4		10
White	905		2998
Information Not Provided by Borrower		58	272
<b>Ethnicity</b>			
Hispanic or Latino	52		128
Not Hispanic or Latino	1217		4037
Information Not Provided by Borrower	0		0
<b>Sex</b>			
Male	630		2170
Female	639		1995
Information Not Provided by Borrower	0		0
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native	3		12
Asian	3		8
Black or African American	52		146
Native Hawaiian or other Pacific Islander	1		4
White	408		1251
Information Not Provided by Borrower	23		131
<b>Ethnicity</b>			
Hispanic or Latino	18		58
Not Hispanic or Latino	469		1478
Information Not Provided by Borrower	3		16
<b>Sex</b>			
Male	160		448
Female	327		1088
Information Not Provided by Borrower	3		16
<b>Hardship</b>			
Unemployment	697		2490
Underemployment	196		554
Divorce	25		78
Medical Condition	137		393
Death	16		50
Other	198		600
<b>Current Loan to Value Ratio (LTV)</b>			
<100%	2.50%		1.53%
100%-109%	5.00%		6.11%
110%-120%	15.00%		9.92%
>120%	77.50%		82.44%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%	2.50%		0.77%
100%-119%	20.00%		13.74%
120%-139%	7.50%		21.37%
140%-159%	22.50%		19.08%
>=160%	47.50%		45.04%
<b>Delinquency Status (%)</b>			
Current	20.09%		24.85%
30+	10.01%		13.35%
60+	10.80%		14.77%
90+	59.10%		47.03%
<b>Household Size</b>			
1	221		845
2	304		1045
3	262		824
4	273		840
5+	209		611
1. This QTR Number of <b>Unique Borrowers Receiving Assistance</b> added to <b>Cumulative</b> reported in 12/31/11 is less by one unique borrower/loan count due to loan status change. Cumulative Assistance Provided to Date is less \$6,450.66 due to modified loan status (previously approved now corrected) and funding reconciliation.			

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Loan Rescue Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved		626	1940
% of Total Number of Applications		33.49%	39.73%
<i>Denied</i>			
Number of Applications Denied		864	2509
% of Total Number of Applications		46.23%	51.38%
<i>Withdrawn</i>			
Number of Applications Withdrawn		30	85
% of Total Number of Applications		1.61%	1.74%
<i>In Process</i>			
Number of Applications In Process		349	N/A
% of Total Number of Applications		18.67%	N/A
<i>Total</i>			
Total Number of Applications Received		1869	4883
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		772.52	792.72
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		224.37	224.37
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		87401.75	90168.55
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		33333.98	33333.98
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		5279.5	4155.78
<b>Assistance Characteristics</b>			
Assistance Provided to Date		3430018.31	<b>9043579.47</b>
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		89	73
<i>Current</i>			
Number		28	88
%		4.47%	4.54%
<i>Delinquent (30+)</i>			
Number		58	259
%		9.27%	13.35%
<i>Delinquent (60+)</i>			
Number		65	355
%		10.38%	18.30%
<i>Delinquent (90+)</i>			
Number		475	1238
%		75.88%	63.81%

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Loan Rescue Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	626	1940
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	18
	%	0.00%	0.93%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.05%
	<i>Deed in Lieu</i>		
	Number	0	2
	%	0.00%	0.10%
	<i>Short Sale</i>		
	Number	0	3
	%	0.00%	0.15%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	626	1916
	%	100.00%	98.77%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	397
	Six Months %	N/A	99.75%
	Twelve Months Number	N/A	291
	Twelve Months %	N/A	93.27%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>1. This QTR Number of <b>Unique Borrowers Receiving Assistance</b> when added to <b>Cumulative</b> reported in 12/31/11 is four less due to identifying &amp; correcting Program type after initial funding. Adjustments made to Program type modified <b>Cumulative Assistance Provided to Date</b>.</p>			

<b>Michigan</b>		
<b>HFA Performance Data Reporting- Program Performance Principal Curtailment Program</b>		
	<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Applications Approved	40	131
% of Total Number of Applications	10.23%	15.82%
<i>Denied</i>		
Number of Applications Denied	191	532
% of Total Number of Applications	48.85%	64.25%
<i>Withdrawn</i>		
Number of Applications Withdrawn	4	9
% of Total Number of Applications	1.02%	1.09%
<i>In Process</i>		
Number of Applications In Process	156	N/A
% of Total Number of Applications	39.90%	N/A
<i>Total</i>		
Total Number of Applications Received	391	828
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	945.19	874
Median 1st Lien Housing Payment After Assistance	670.85	638.62
Median 2nd Lien Housing Payment Before Assistance	266.5	265
Median 2nd Lien Housing Payment After Assistance	109.89	37
Median 1st Lien UPB Before Program Entry	116087.95	110810
Median 1st Lien UPB After Program Entry	88534.42	88968.83
Median 2nd Lien UPB Before Program Entry	24075.49	19516.22
Median 2nd Lien UPB After Program Entry	12538.22	1605
Median Principal Forgiveness <sup>1</sup>	10000	10000
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	10000	10000
<b>Assistance Characteristics</b>		
Assistance Provided to Date	353222.45	<b>1165701.05</b>
Total Lender/Servicer Assistance Amount	344700.16	<b>1167249.42</b>
Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
Median Lender/Servicer Assistance per Borrower	10000	10000
<b>Other Characteristics</b>		
Median Length of Time from Initial Request to Assistance Granted	121	88
<i>Current</i>		
Number	12	42
%	30.00%	32.06%
<i>Delinquent (30+)</i>		
Number	4	23
%	10.00%	17.56%
<i>Delinquent (60+)</i>		
Number	2	13
%	5.00%	9.92%
<i>Delinquent (90+)</i>		
Number	22	53
%	55.00%	40.46%

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Principal Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	40	131
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.76%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	40	130
	%	100.00%	99.24%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	16
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	44
	Twelve Months %	N/A	97.78%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved		603	2094
% of Total Number of Applications		53.74%	69.02%
<i>Denied</i>			
Number of Applications Denied		66	373
% of Total Number of Applications		5.89%	12.29%
<i>Withdrawn</i>			
Number of Applications Withdrawn		29	143
% of Total Number of Applications		2.58%	4.71%
<i>In Process</i>			
Number of Applications In Process		424	N/A
% of Total Number of Applications		37.79%	N/A
<i>Total</i>			
Total Number of Applications Received		1122	3034
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		808.44	827.07
Median 1st Lien Housing Payment After Assistance		404.22	426.41
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		90533.05	92992.71
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 <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	5
Median Assistance Amount		1114.7	2334.45
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1871003.67	<b>5924001.13</b>
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		91	75
<i>Current</i>			
Number		215	905
%		35.65%	43.21%
<i>Delinquent (30+)</i>			
Number		65	274
%		10.78%	13.09%
<i>Delinquent (60+)</i>			
Number		70	247
%		11.61%	11.80%
<i>Delinquent (90+)</i>			
Number		253	668
%		41.96%	31.90%
<b>Program Outcomes</b>			

# Michigan

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

		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	162	591
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	4	9
	%	2.46%	1.53%
<i>Cancelled</i>			
	Number	37	108
	%	22.84%	18.28%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	1
	%	0.00%	0.16%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	57	194
	%	35.19%	32.82%
<i>Reinstatement/Current/Payoff</i>			
	Number	0	3
	%	0.00%	0.51%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	64	276
	%	39.51%	46.70%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	1051
	Six Months %	N/A	98.96%
	Twelve Months Number	N/A	428
	Twelve Months %	N/A	97.49%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. This QTR Number of **Unique Borrowers Receiving Assistance** when added to **Cumulative** reported in 12/31/11 is five more due to identifying & correcting Program type after initial funding. Adjustments made to Program type modified **Cumulative Assistance Provided to Date**.

## 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 decided on 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).

#### Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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#### 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.
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#### 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>	
<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.
<i>Co-Borrower</i>	
<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.
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#### 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.
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#### 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.
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#### Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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#### Household Size

All Categories	Household size at the time of assistance.
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### 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 Approved	The total number of applications approved for assistance for the specific program
% of Total Number of Applications	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 Denied	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	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	Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
<i>In Process</i>	
Number of Applications In Process	The total number of applications for 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 applications for the specific program that have not been decided on and are pending review 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, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components.

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Median amount of assistance (\$).
Assistance Characteristics		
Assistance Provided		assistance).
Total Lender/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		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of households 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in foreclosure.
<i>Cancelled</i>		
Number		Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
Number		Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>		
Number		Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in short sale.

Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%		Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number		Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%		Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>		
Number		Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%		Percent of transitioned households that resulted in reinstatement/current or payoff.
<i>Short Sale</i>		
Number		Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%		Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>		
Number		Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%		Percent of transitioned households that resulted in a deed in lieu
<i>Other - Borrower Still Owns Home</i>		
Number		Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%		Percent of transitioned households in this category
Homeownership Retention <sup>1</sup>		
Six Months		Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance.
%		Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months		Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance.
%		Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
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)		