



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: June 2012

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1968	12706
	Number of Unique Borrowers Denied Assistance	1367	7676
	Number of Unique Borrowers Withdrawn from Program	1615	3961
	Number of Unique Borrowers in Process	1342	N/A
	Total Number of Unique Borrower Applicants	6292	25685
Program Expenditures (\$)			
	Total Assistance Provided to Date	20193162.50	85953536.26
	Total Spent on Administrative Support, Outreach, and Counseling	1948950.45	13969805.50
Borrower Income (\$)			
	Above \$90,000	3.26%	3.78%
	\$70,000- \$89,000	5.65%	6.61%
	\$50,000- \$69,000	13.49%	14.34%
	Below \$50,000	77.60%	75.27%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	7.33%	8.35%
	110%- 119%	2.39%	2.73%
	100%- 109%	2.80%	3.59%
	90%- 99%	3.67%	4.46%
	80%- 89%	5.40%	5.62%
	Below 80%	78.41%	75.25%
Geographic Breakdown (by county)			
	Alcona	2	14
	Alger	2	7
	Allegan	14	142
	Alpena	4	61
	Antrun	6	34
	Arenac	5	28
	Baraga	2	4
	Barry	6	96
	Bay	25	218
	Benzie	7	48
	Berrien	16	187
	Branch	7	50
	Calhoun	28	163
	Cass	5	72
	Charlevoix	8	46
	Cheboygan	8	74
	Chippewa	5	24
	Clare	5	49
	Clinton	15	113
	Crawford	10	31
	Delta	6	65
	Dickinson	4	24
	Eaton	28	227
	Emmet	10	64
	Genessee	72	546
	Galdwin	5	50
	Gogebic	7	17
	Grand Traverse	16	156
	Gratiot	3	81
	Hillsdale	2	78
	Houghton	2	21
	Huron	9	53
	Ingham	37	394
	Ionia	15	140
	Iosco	4	36
	Iron	1	2
	Isabella	8	111
	Jackson	35	271
	Kalamazoo	38	270
	Kalkaska	3	34
	Kent	104	864
	Keweenaw	0	2

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Lake		6	25
Lapeer		12	111
Leelanau		6	21
Lenawee		13	172
Livingston		17	196
Luce		0	1
Mackinac		15	40
Macomb		128	889
Manistee		2	33
Marquette		10	45
Mason		4	25
Mecosta		8	51
Menominee		5	15
Midland		16	126
Missaukee		8	28
Monroe		30	132
Montcalm		13	127
Montmorency		2	12
Muskegon		40	275
Newaygo		7	99
Oakland		186	1101
Oceana		5	33
Ogemaw		8	49
Ontonagon		1	8
Osceloa		5	27
Oscoda		0	10
Otsego		2	50
Ottawa		20	228
Presque Isle		5	17
Roscommon		6	40
Saginaw		33	344
Sanilac		10	76
Schoolcraft		3	15
Shiawassee		13	114
St. Clair		19	181
St. Joseph		8	72
Tuscola		22	131
Van Buren		16	97
Washtenaw		24	236
Wayne		641	2431
Wexford		10	56

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
<i>Race</i>			
American Indian or Alaskan Native		18	137
Asian		8	62
Black or African American		754	3052
Native Hawaiian or other Pacific Islander		2	15
White		1120	8814
Information Not Provided by Borrower		66	626
<i>Ethnicity</i>			
Hispanic or Latino		57	428
Not Hispanic or Latino		1911	12278
Information Not Provided by Borrower		0	0
<i>Sex</i>			
Male		886	6272
Female		1082	6434
Information Not Provided by Borrower		0	0
<i>Co-Borrower</i>			
<i>Race</i>			
American Indian or Alaskan Native		5	60
Asian		9	41
Black or African American		212	861
Native Hawaiian or other Pacific Islander		4	12
White		642	4562
Information Not Provided by Borrower		72	474
<i>Ethnicity</i>			
Hispanic or Latino		32	222
Not Hispanic or Latino		890	5694
Information Not Provided by Borrower		22	94
<i>Sex</i>			
Male		320	2036
Female		602	3880
Information Not Provided by Borrower		22	94
Hardship			
Unemployment		760	6553
Underemployment		373	1973
Divorce		49	301
Medical Condition		357	1537
Death		39	177
Other		390	2165
Current Loan to Value Ratio (LTV)			
<100%		50.00%	5.69%
100%-109%		0.00%	3.56%
110%-120%		25.00%	8.19%
>120%		25.00%	82.56%
Current Combined Loan to Value Ratio (CLTV)			
<100%		50.00%	4.27%
100%-119%		25.00%	10.32%
120%-139%		0.00%	19.22%
140%-159%		25.00%	17.79%
>=160%		0.00%	48.40%
Delinquency Status (%)			
Current		11.14%	21.83%
30+		5.39%	10.65%
60+		4.48%	11.52%
90+		78.99%	56.00%
Household Size			
1		474	2426
2		558	3330
3		344	2436
4		318	2485
5+		274	2029

The cumulative approval is reduced by one due to a total refund of a Q4 2012 Principal Curtailment Program (PC) approval. *The geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format all other Borrower Characteristic fields should be reported as %. **Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Michigan		
HFA Performance Data Reporting- Program Performance		
Loan Rescue Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	1507	7096
% of Total Number of Applications	28.94%	41.52%
<i>Denied</i>		
Number of Borrowers Denied	1225	5868
% of Total Number of Applications	23.54%	34.34%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	1481	3134
% of Total Number of Applications	28.46%	18.34%
<i>In Process</i>		
Number of Borrowers In Process	992	N/A
% of Total Number of Applications	19.06%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	5205	17090
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	434.06	774.32
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	150.00	177.46
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	36842.15	86662.00
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	5633.34	7681.65
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	7320.01	5625.94
Assistance Characteristics		
Assistance Provided to Date	13780101.54	49790107.59
Total Lender/Servicer Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	120	90
<i>Current</i>		
Number	52	341
%	3.45%	4.80%
<i>Delinquent (30+)</i>		
Number	45	658
%	2.99%	9.27%
<i>Delinquent (60+)</i>		
Number	59	869
%	3.92%	12.25%
<i>Delinquent (90+)</i>		
Number	1351	5228
%	89.64%	73.68%

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Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1509	7095
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	19
	%	0.00%	0.27%
<i>Cancelled</i>			
	Number	3	4
	%	0.20%	0.06%
<i>Deed in Lieu</i>			
	Number	0	3
	%	0.00%	0.04%
<i>Short Sale</i>			
	Number	0	4
	%	0.00%	0.06%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	1506	7065
	%	99.80%	99.58%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	4671
	Six Months %	N/A	99.45%
	Twelve Months Number	N/A	2698
	Twelve Months %	N/A	99.05%
	Twenty-four Months Number	N/A	371
	Twenty-four Months %	N/A	94.64%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

There is a \$244,477.15 difference in the LR Program Expense between the QFR and QPR (both on a Quarterly and Cumulative basis). This difference exist because of amounts approved in Q2 2013 but not disbursed until Q3 2013.

Michigan		
HFA Performance Data Reporting- Program Performance		
Principal Curtailment Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	4	281
% of Total Number of Applications	5.13%	19.66%
<i>Denied</i>		
Number of Borrowers Denied	41	1063
% of Total Number of Applications	52.56%	74.39%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	13	65
% of Total Number of Applications	16.67%	4.55%
<i>In Process</i>		
Number of Borrowers In Process	20	N/A
% of Total Number of Applications	25.64%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	78	1429
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	662.63	875.71
Median 1st Lien Housing Payment After Assistance	441.95	609.15
Median 2nd Lien Housing Payment Before Assistance	0.00	203.00
Median 2nd Lien Housing Payment After Assistance	0.00	0.00
Median 1st Lien UPB Before Program Entry	84966.53	104627.00
Median 1st Lien UPB After Program Entry	72822.48	82500.00
Median 2nd Lien UPB Before Program Entry	0.00	17276.01
Median 2nd Lien UPB After Program Entry	0.00	0.00
Median Principal Forgiveness ¹	0.00	10000.00
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	9841.78	10000.00
Assistance Characteristics		
Assistance Provided to Date	31153.21	2561299.23
Total Lender/Servicer Assistance Amount	32226.31	2561371.39
Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
Median Lender/Servicer Assistance per Borrower	9921	10000
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	199	115
<i>Current</i>		
Number	2	95
%	50.00%	33.81%
<i>Delinquent (30+)</i>		
Number	1	37
%	25.00%	13.17%
<i>Delinquent (60+)</i>		
Number	0	29
%	0.00%	10.32%
<i>Delinquent (90+)</i>		
Number	1	120
%	25.00%	42.70%

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Michigan			
HFA Performance Data Reporting- Program Performance			
Principal Curtailment Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	281
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.35%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	4	35
	%	100.00%	12.46%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	10
	%	0.00%	3.56%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	235
	%	0.00%	83.63%
Homeownership Retention²			
	Six Months Number	N/A	263
	Six Months %	N/A	99.62%
	Twelve Months Number	N/A	198
	Twelve Months %	N/A	99.50%
	Twenty-four Months Number	N/A	48
	Twenty-four Months %	N/A	97.96%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

The cumulative approval is reduced by one due to a total refund of a Q4 2012 Principal Curtailment Program (PC) approval.

Michigan			
HFA Performance Data Reporting- Program Performance			
Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		442	5290
% of Total Number of Applications		52.18%	77.77%
<i>Denied</i>			
Number of Borrowers Denied		52	576
% of Total Number of Applications		6.14%	8.47%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		90	673
% of Total Number of Applications		10.63%	9.89%
<i>In Process</i>			
Number of Borrowers In Process		263	N/A
% of Total Number of Applications		31.05%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		847	6802
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		810.10	826.63
Median 1st Lien Housing Payment After Assistance		408.24	425.64
Median 2nd Lien Housing Payment Before Assistance		0.00	0.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		92564.00	93935.51
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0.00	0.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0.00	0.00
Median Length of Time Borrower Receives Assistance		N/A	10.00
Median Assistance Amount		1302.00	5445.29
Assistance Characteristics			
Assistance Provided to Date		5973893.56	32834175.19
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		145	83
<i>Current</i>			
Number		165	2337
%		37.19%	44.17%
<i>Delinquent (30+)</i>			
Number		60	658
%		13.61%	12.44%
<i>Delinquent (60+)</i>			
Number		28	560
%		6.35%	10.58%
<i>Delinquent (90+)</i>			
Number		189	1735
%		42.86%	32.81%

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Michigan			
HFA Performance Data Reporting- Program Performance			
Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	607	2805
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	10
	%	0.00%	0.36%
	<i>Cancelled</i>		
	Number	71	432
	%	11.70%	15.40%
	<i>Deed in Lieu</i>		
	Number	0	1
	%	0.00%	0.04%
	<i>Short Sale</i>		
	Number	1	4
	%	0.16%	0.14%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	20	568
	%	3.29%	20.24%
	<i>Reinstatement/Current/Payoff</i>		
	Number	92	92
	%	15.16%	3.28%
	<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	423	1698
	%	69.69%	60.55%
Homeownership Retention²			
	Six Months Number	N/A	4168
	Six Months %	N/A	99.64%
	Twelve Months Number	N/A	2791
	Twelve Months %	N/A	99.47%
	Twenty-four Months Number	N/A	607
	Twenty-four Months %	N/A	97.90%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

There is a \$2,459,109.45 difference in the UMS Program Expense between the QFR and QPR (on a quarterly basis). This difference exist because of amounts approved in Q1 2013 but not disbursed until Q2 2013.

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Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		15	39
% of Total Number of Applications		9.26%	10.71%
<i>Denied</i>			
Number of Borrowers Denied		48	169
% of Total Number of Applications		29.63%	46.43%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		32	89
% of Total Number of Applications		19.75%	24.45%
<i>In Process</i>			
Number of Borrowers In Process		67	N/A
% of Total Number of Applications		41.36%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		162	364
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		955.64	913.16
Median 1st Lien Housing Payment After Assistance		729.00	561.15
Median 2nd Lien Housing Payment Before Assistance		0.00	0.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		120605.11	103206.26
Median 1st Lien UPB After Program Entry		94422.46	82877.00
Median 2nd Lien UPB Before Program Entry		0.00	0.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0.00	9280.61
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		28991.39	22754.08
Assistance Characteristics			
Assistance Provided to Date		408014.19	767954.25
Total Lender/Service Assistance Amount		\$0.00	\$0.00
Borrowers Receiving Lender/Service Match (%)		0.00%	0.00%
Median Lender/Service Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		231	192
<i>Current</i>			
Number		1	1
%		6.66%	2.57%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		1	6
%		6.67%	15.38%
<i>Delinquent (90+)</i>			
Number		13	32
%		86.67%	82.05%

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Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	15	39
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	15	39
	%	100.00%	100.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	11
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

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Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

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

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Program Characteristics

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

Assistance Characteristics

Assistance Provided	assistance).
Total Lender/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 HFA 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.
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Alternative Outcomes

<i>Foreclosure Sale</i>	
Number	Number of households transitioned out of the HFA 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 HFA 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 HFA program into a short sale as an alternative outcome of the program.
%	Percent of transitioned households that resulted in short sale.

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

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 Retention¹

Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.

1. Borrower still owns home. * Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)