



Helping Michigan's Hardest-Hit Homeowners



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: July 2015

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	1292	26865
3	Number of Unique Borrowers Denied Assistance	628	16818
4	Number of Unique Borrowers Withdrawn from Program	588	11739
5	Number of Unique Borrowers in Process	830	N/A
6	Total Number of Unique Borrower Applicants	3338	56252
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$33,824,586	\$274,670,718
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,452,199	\$29,227,791
10	Borrower Income (\$)		
11	Above \$90,000	3.56%	3.86%
12	\$70,000- \$89,000	4.73%	6.06%
13	\$50,000- \$69,000	9.99%	12.97%
14	Below \$50,000	81.72%	77.11%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	5.42%	7.64%
17	110%- 119%	2.48%	2.49%
18	100%- 109%	2.40%	3.18%
19	90%- 99%	2.87%	3.96%
20	80%- 89%	4.57%	5.16%
21	Below 80%	82.26%	77.57%
22	Geographic Breakdown (by county)		
23	Alcona	2	20
24	Alger	0	10
25	Allegan	8	236
26	Alpena	3	88
27	Antrim	3	45
28	Arenac	3	51
29	Baraga	0	12
30	Barry	4	141
31	Bay	11	395
32	Benzie	1	63
33	Berrien	13	310
34	Branch	5	82
35	Calhoun	15	382
36	Cass	1	95
37	Charlevoix	2	68
38	Cheboygan	2	114
39	Chippewa	5	65
40	Clare	4	96
41	Clinton	5	167
42	Crawford	4	52
43	Delta	5	97
44	Dickinson	3	44
45	Eaton	14	370
46	Emmet	2	90
47	Genessee	57	1109
48	Galdwin	6	82
49	Gogebic	5	43
50	Grand Traverse	5	220
51	Gratiot	8	126
52	Hillsdale	3	120
53	Houghton	3	45
54	Huron	2	91
55	Ingham	34	709
56	Ionia	4	219
57	Iosco	2	48
58	Iron	0	4
59	Isabella	6	155
60	Jackson	14	464
61	Kalamazoo	23	473
62	Kalkaska	1	62
63	Kent	39	1418
64	Keweenaw	0	4

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
65	Lake	1	41
66	Lapeer	8	171
67	Leelanau	0	32
68	Lenawee	8	274
69	Livingston	14	305
70	Luce	0	3
71	Mackinac	9	96
72	Macomb	94	1734
73	Manistee	3	52
74	Marquette	3	84
75	Mason	4	51
76	Mecosta	2	86
77	Menominee	0	32
78	Midland	7	230
79	Missaukee	2	52
80	Monroe	10	248
81	Montcalm	11	223
82	Montmorency	0	20
83	Muskegon	23	499
84	Newaygo	5	155
85	Oakland	108	2334
86	Oceana	4	67
87	Ogemaw	3	67
88	Ontonagon	0	14
89	Osceloa	1	40
90	Oscoda	1	17
91	Otsego	5	86
92	Ottawa	15	396
93	Presque Isle	1	33
94	Roscommon	2	74
95	Saginaw	38	739
96	Sanilac	1	123
97	Schoolcraft	3	21
98	Shiawassee	6	189
99	St. Clair	12	341
100	St. Joseph	7	115
101	Tuscola	7	228
102	Van Buren	7	172
103	Washtenaw	33	522
104	Wayne	502	8326
105	Wexford	5	88

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
106	Home Mortgage Disclosure Act (HMDA)		
107	<i>Borrower</i>		
108	Race		
109	American Indian or Alaskan Native	19	250
110	Asian	7	115
111	Black or African American	561	9703
112	Native Hawaiian or other Pacific Islander	2	29
113	White	651	15628
114	Information Not Provided by Borrower	52	1140
115	Ethnicity		
116	Hispanic or Latino	34	854
117	Not Hispanic or Latino	1258	26011
118	Information Not Provided by Borrower	0	0
119	Sex		
120	Male	490	11997
121	Female	802	14868
122	Information Not Provided by Borrower	0	0
123	<i>Co-Borrower</i>		
124	Race		
125	American Indian or Alaskan Native	8	114
126	Asian	4	75
127	Black or African American	159	2887
128	Native Hawaiian or other Pacific Islander	0	20
129	White	360	8236
130	Information Not Provided by Borrower	31	965
131	Ethnicity		
132	Hispanic or Latino	24	445
133	Not Hispanic or Latino	532	11560
134	Information Not Provided by Borrower	6	292
135	Sex		
136	Male	232	4471
137	Female	324	7534
138	Information Not Provided by Borrower	6	292
139	Hardship		
140	Unemployment	505	11013
141	Underemployment	306	4794
142	Divorce	24	655
143	Medical Condition	213	4736
144	Death	31	630
145	Other	213	5037
146	Current Loan to Value Ratio (LTV)		
147	<100%	0.00%	9.87%
148	100%-109%	0.00%	5.15%
149	110%-120%	4.00%	9.23%
150	>120%	96.00%	75.75%
151	Current Combined Loan to Value Ratio (CLTV)		
152	<100%	0.00%	8.16%
153	100%-119%	4.00%	13.30%
154	120%-139%	16.00%	19.31%
155	140%-159%	16.00%	14.81%
156	>=160%	64.00%	44.42%
157	Delinquency Status (%)		
158	Current	14.71%	15.09%
159	30+	5.50%	7.78%
160	60+	4.73%	7.87%
161	90+	75.06%	69.26%
162	Household Size		
163	1	384	6389
164	2	358	7188
165	3	233	4931
166	4	175	4547
167	5+	142	3810
<p>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 173 fewer declined borrowers and 176 fewer withdrawn borrowers than the quarter-to-quarter sum.</p> <p>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.</p> <p>Lines # 140-144: Hardship codes on 3 prior approvals have been corrected.</p>			

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	623	18568
4	% of Total Number of Applications	33.37%	43.14%
5	<i>Denied</i>		
6	Number of Borrowers Denied	401	13876
7	% of Total Number of Applications	21.48%	32.24%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	424	10180
10	% of Total Number of Applications	22.71%	23.65%
11	<i>In Process</i>		
12	Number of Borrowers In Process	419	N/A
13	% of Total Number of Applications	22.44%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1867	43043
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	166	502
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	130	148
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	10282	50657
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	2844	4810
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	3962	6175
30	Assistance Characteristics		
31	Assistance Provided to Date	\$4,644,530	\$143,158,139
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	219	144
37	<i>Current</i>		
38	Number	14	773
39	%	2.25%	4.17%
40	<i>Delinquent (30+)</i>		
41	Number	21	1118
42	%	3.37%	6.02%
43	<i>Delinquent (60+)</i>		
44	Number	16	1308
45	%	2.57%	7.04%
46	<i>Delinquent (90+)</i>		
47	Number	572	15369
48	%	91.81%	82.77%

Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	586	18507
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	25
54	%	0.00%	0.13%
55	<i>Cancelled</i>		
56	Number	0	1
57	%	0.00%	0.01%
58	<i>Deed in Lieu</i>		
59	Number	1	10
60	%	0.17%	0.05%
61	<i>Short Sale</i>		
62	Number	2	38
63	%	0.34%	0.21%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	583	18433
73	%	99.49%	99.60%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	17475
85	Six Months %	N/A	99.58%
86	Twelve Months Number	N/A	14491
87	Twelve Months %	N/A	99.51%
88	Twenty-four Months Number	N/A	7036
89	Twenty-four Months %	N/A	99.17%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines # 6, 9, 15: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 133 fewer declined borrowers and 149 fewer withdrawn borrowers than the quarter-to-quarter sum

Line # 50: The quarter-to-quarter variance is 213, as outlined in the Data Dictionary.

Lines # 51-91: The Program Outcome has been revised on 15 prior approvals previously associated with an Alternative Outcome to reflect the initial Program Completion outcome achieved within the required 24 reporting period. Prior to this quarter, Alternative Outcomes that occurred outside of the 24 months reporting period were incorrectly included impacting the reported Homeownership Retention rates.

Michigan			
HFA Performance Data Reporting- Program Performance			
Principal 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	0.00%	20.21%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1123
7	% of Total Number of Applications	0.00%	74.42%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	81
10	% of Total Number of Applications	0.00%	5.37%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	0	1509
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 Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	0	10000
30	Assistance Characteristics		
31	Assistance Provided to Date	\$0	\$2,782,491
32	Total Lender/Service Assistance Amount	\$0	\$2,793,520
33	Borrowers Receiving Lender/Service Match (%)	0.00%	100.00%
34	Median Lender/Service Assistance per Borrower	\$0	\$10,000
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	0	120
37	<i>Current</i>		
38	Number	0	114
39	%		37.38%
40	<i>Delinquent (30+)</i>		
41	Number	0	36
42	%	0.00%	11.80%
43	<i>Delinquent (60+)</i>		
44	Number	0	30
45	%	0.00%	9.84%
46	<i>Delinquent (90+)</i>		
47	Number	0	125
48	%	0.00%	40.98%

Michigan			
HFA Performance Data Reporting- Program Performance			
Principal Curtailment Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	1
54	%	0.00%	0.33%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	1
63	%	0.00%	0.33%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	71
67	%	0.00%	23.27%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	232
82	%	0.00%	76.07%
83	Homeownership Retention		
84	Six Months Number	N/A	303
85	Six Months %	N/A	99.34%
86	Twelve Months Number	N/A	299
87	Twelve Months %	N/A	99.34%
88	Twenty-four Months Number	N/A	278
89	Twenty-four Months %	N/A	99.29%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p>Lines # 6, 9, 15: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 7 fewer declined borrowers and 1 fewer withdrawn borrowers than the quarter-to-quarter sum</p> <p>Lines # 51-91: The Program Outcome has been revised on 1 prior approval previously associated with an Alternative Outcome to reflect the initial Program Completion outcome achieved within the required 24 reporting period. Prior to this quarter, Alternative Outcomes that occurred outside of the 24 months reporting period were incorrectly included impacting the reported Homeownership Retention rates</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	602	7773
4	% of Total Number of Applications	47.62%	72.61%
5	<i>Denied</i>		
6	Number of Borrowers Denied	174	1286
7	% of Total Number of Applications	13.77%	12.01%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	162	1320
10	% of Total Number of Applications	12.82%	12.33%
11	<i>In Process</i>		
12	Number of Borrowers In Process	326	N/A
13	% of Total Number of Applications	25.79%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1264	10705
16	Number of Borrowers Participating in Other HFA HHF Programs or Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	586	806
20	Median 1st Lien Housing Payment After Assistance	324	422
21	Median 2nd Lien Housing Payment Before Assistance	132	144
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	65613	90716
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	2920	3854
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	12
29	Median Assistance Amount	1588	6292
30	Assistance Characteristics		
31	Assistance Provided to Date	\$4,913,072	\$58,247,851
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	129	95
37	<i>Current</i>		
38	Number	148	3097
39	%	24.46%	39.83%
40	<i>Delinquent (30+)</i>		
41	Number	44	922
42	%	7.32%	11.86%
43	<i>Delinquent (60+)</i>		
44	Number	39	760
45	%	6.49%	9.77%
46	<i>Delinquent (90+)</i>		
47	Number	371	2994
48	%	61.73%	38.54%

Michigan			
HFA Performance Data Reporting- Program Performance			
Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	338	6678
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	13
54	%	0.00%	0.20%
55	<i>Cancelled</i>		
56	Number	1	658
57	%	0.30%	9.85%
58	<i>Deed in Lieu</i>		
59	Number	0	5
60	%	0.00%	0.07%
61	<i>Short Sale</i>		
62	Number	1	38
63	%	0.29%	0.57%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	551
70	%	0.00%	8.25%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	138	332
73	%	40.83%	4.97%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	198	5081
82	%	58.58%	76.09%
83	Homeownership Retention		
84	Six Months Number	N/A	6565
85	Six Months %	N/A	99.14%
86	Twelve Months Number	N/A	6209
87	Twelve Months %	N/A	99.09%
88	Twenty-four Months Number	N/A	5234
89	Twenty-four Months %	N/A	98.96%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines # 6, 9, 15: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 25 fewer declined borrowers and 23 fewer withdrawn borrowers than the quarter-to-quarter sum.

Line # 50: The quarter-to-quarter variance is 127, as outlined in the Data Dictionary.

Lines # 51-91: The Program Outcome has been revised on 29 prior approvals previously associated with an Alternative Outcome to reflect the initial Program Completion outcome achieved within the required 24 reporting period. Prior to this quarter, Alternative Outcomes that occurred outside of the 24 months reporting period were incorrectly included impacting the reported Homeownership Retention rates.

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	67	219
4	% of Total Number of Applications	32.37%	22.01%
5	<i>Denied</i>		
6	Number of Borrowers Denied	53	533
7	% of Total Number of Applications	25.60%	53.57%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	2	158
10	% of Total Number of Applications	0.97%	15.88%
11	<i>In Process</i>		
12	Number of Borrowers In Process	85	N/A
13	% of Total Number of Applications	41.06%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	207	995
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	725	820
20	Median 1st Lien Housing Payment After Assistance	608	604
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	84190	94681
24	Median 1st Lien UPB After Program Entry	64729	73173
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 Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	30000	27360
30	Assistance Characteristics		
31	Assistance Provided to Date	\$1,762,968	\$5,047,195
32	Total Lender/Servicer Assistance Amount	\$0	\$0
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$0
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	159	199
37	<i>Current</i>		
38	Number	29	68
39	%	43.27%	31.05%
40	<i>Delinquent (30+)</i>		
41	Number	6	15
42	%	8.96%	6.85%
43	<i>Delinquent (60+)</i>		
44	Number	6	17
45	%	8.96%	7.76%
46	<i>Delinquent (90+)</i>		
47	Number	26	119
48	%	38.81%	54.34%

49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	54	196
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	54	196
67	%	100.00%	100.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	97
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	70
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	39
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines # 6, 9, 15: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 8 fewer declined borrowers and 3 fewer withdrawn borrowers than the quarter-to-quarter sum.

Line # 50: The quarter-to-quarter variance is 26, as outlined in the Data Dictionary.

Michigan			
HHF Performance Data Reporting- Program Performance Blight Elimination Program			
		QTD	Cumulative
1	Program Evaluation		
2	<i>Approved/Funded</i>		
3	Number of Structures Demolished/Removed	1457	4677
4	% of Total Number of Submissions	28.03%	50.04%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	0
7	% of Total Number of Submissions	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	138	1066
10	% of Total Number of Submissions	2.65%	11.41%
11	<i>In Process</i>		
12	Number of Structures In Process	3603	N/A
13	% of Total Number of Submissions	69.32%	N/A
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	5198	9346
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$22,504,016	\$65,435,042
19	Median Assistance Spent on Acquisition	\$0	\$0
20	Median Assistance Spent on Demolition	\$9,970	\$10,664
21	Median Assistance Spent on Greening	\$2,740	\$2,700
22	Total Assistance Reserved	N/A	\$28,920,000
23	Geographic Breakdown (by city/county)		
24	<i>Approved/Funded Number of Structures</i>		
25	Detroit	991	2518
26	Flint	297	1510
27	Grand Rapids	9	78
28	Pontiac	34	34
29	Saginaw	126	537
<p>Line # 19: The "Median Assistance Spent on Acquisition" amount may reflect as zero because most structures do not incur an acquisition expense.</p> <p>Line #21: The "Median Assistance Spent on Greening" has been updated because prior to March 31, 2015 these site restoration expenses were reported as part of demolition costs. Per Treasury instruction, these costs have been reclassified and reported as Greening starting in the 2nd quarter of 2015. The Greening expense for properties funded prior to March 31, 2015 was estimated using projected greening costs provided by each demolition contractor. Properties funded since April 1, 2015 include the actual amount used for Greening provided for each property by each demolition contractor.</p>			

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 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).
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 of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
All Categories		Market combined loan-to-value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
All Categories		Delinquency status at the time of assistance.
Household Size		
All Categories		Household size at the time of assistance.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance		The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications		Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>		
Number of Borrowers Denied		The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications		Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>		
Number of Borrowers Withdrawn		The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications		Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>		

Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
Total	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner 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 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 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 after receiving assistance. In other words, the median contractual second lien payment less HFA contribution
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (<i>e.g.</i> , mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial homeowner registration to assistance provided. Initial registration date is used for subsequent applications; homeowners may reapply multiple times until assistance
Current	
Number	Number of borrowers current at the time assistance is received.
%	Number of current borrowers divided by the total number of approved applicants.
Delinquent (30+)	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
Delinquent (60+)	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
Delinquent (90+)	
Number	Number of borrowers 90+ days delinquent at the time assistance is received.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Program Outcomes	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under the program; will not sum in a quarter-over-quarter fashion due to the timeframe for processing final records and/or receipt of notices of an Alternative Outcome.
Alternative Outcomes	
Foreclosure Sale	
Number	Number of borrowers who received program assistance and at a later date, no longer retained property ownership as a result of a Foreclosure Sale.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
Cancelled	
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.

Deed-in-Lieu	
Number	Number of borrowers who received program assistance and at a later date, no longer retained property ownership as a result of a Deed-in-Lieu.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
Short Sale	
Number	Number of borrowers who received program assistance and at a later date, no longer retained property ownership as a result of a Short Sale.
%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
Loan Modification Program	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
Re-employed/ Regain Appropriate Employment Level	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
Reinstatement/Current/Payoff	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
Short Sale	
Number	Number of borrowers who transitioned out of the program into a short sale <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
Deed-in-Lieu	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
Other - Borrower Still Owns Home	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home. Only applicable to monthly mortgage payment assistance program.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Homeownership Retention	
Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.
HFA Performance Data Reporting - Program Performance	
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs	
Program Intake/Evaluation	
Approved/Funded	
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/property address denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures/property address withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures/property address submitted that are pending review, or are in review but have not been decisioned. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decisioned divided by the total number of structures that have been submitted for eligibility review.
<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 QTD in process).
Program Characteristics	
Total Assistance Provided	Total amount of aggregate assistance provided by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance provided by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance provided by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance provided by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of aggregate assistance committed to be spent by the HFA (Number of structures in process multiplied by the estimated amount of assistance provided per property). Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.
Geographic Breakdown (by City/County)	
Approved/Funded Number of Structures	Number of aggregate structures funded in each city or 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.