



Helping Michigan's Hardest-Hit Homeowners

MICHIGAN HOMEOWNER ASSISTANCE NONPROFIT HOUSING CORPORATION (MHA)
STEP FORWARD MICHIGAN



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 2016

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1 Unique Borrower Count			
2	Number of Unique Borrowers Receiving Assistance	926	31607
3	Number of Unique Borrowers Denied Assistance	557	18576
4	Number of Unique Borrowers Withdrawn from Program	251	12522
5	Number of Unique Borrowers in Process	662	N/A
6	Total Number of Unique Borrower Applicants	2396	63367
7 Program Expenditures (\$)			
8	Total Assistance Provided to Date	\$20,504,384	\$392,771,334
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,406,449	\$34,743,471
10 Borrower Income (\$)			
11	Above \$90,000	2.39%	3.72%
12	\$70,000- \$89,000	3.79%	5.96%
13	\$50,000- \$69,000	11.05%	12.65%
14	Below \$50,000	82.77%	77.67%
15 Borrower Income as Percent of Area Median Income (AMI)			
16	Above 120%	12.78%	15.57%
17	110%- 119%	2.38%	3.72%
18	100%- 109%	2.93%	3.96%
19	90%- 99%	4.01%	5.01%
20	80%- 89%	4.12%	6.08%
21	Below 80%	73.78%	65.66%
22 Geographic Breakdown (by county)			
23	Alcona	0	22
24	Alger	0	13
25	Allegan	1	257
26	Alpena	2	107
27	Antrim	3	56
28	Arenac	1	58
29	Baraga	1	17
30	Barry	1	162
31	Bay	6	483
32	Benzie	0	71
33	Berrien	5	344
34	Branch	1	89
35	Calhoun	27	453
36	Cass	0	111
37	Charlevoix	2	77
38	Cheboygan	1	119
39	Chippewa	1	85
40	Clare	2	110
41	Clinton	6	190
42	Crawford	0	60
43	Delta	3	109
44	Dickinson	1	51
45	Eaton	13	420
46	Emmet	3	100
47	Genessee	97	1396
48	Galdwin	1	90
49	Gogebic	6	56
50	Grand Traverse	6	252
51	Gratiot	1	136
52	Hillsdale	1	131
53	Houghton	1	51
54	Huron	2	100
55	Ingham	34	873
56	Ionia	3	247
57	Iosco	0	55
58	Iron	0	6
59	Isabella	4	172
60	Jackson	10	546

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
61	Kalamazoo	18	549
62	Kalkaska	2	74
63	Kent	32	1600
64	Keweenaw	0	5
65	Lake	0	45
66	Lapeer	4	192
67	Leelanau	0	35
68	Lenawee	5	308
69	Livingston	14	358
70	Luce	0	4
71	Mackinac	0	114
72	Macomb	45	2029
73	Manistee	1	59
74	Marquette	6	111
75	Mason	2	64
76	Mecosta	0	90
77	Menominee	1	42
78	Midland	3	258
79	Missaukee	3	62
80	Monroe	8	301
81	Montcalm	3	255
82	Montmorency	0	24
83	Muskegon	8	558
84	Newaygo	4	181
85	Oakland	86	2784
86	Oceana	1	74
87	Ogemaw	1	74
88	Ontonagan	0	16
89	Osceloa	1	47
90	Oscoda	0	22
91	Otsego	2	96
92	Ottawa	7	446
93	Presque Isle	2	40
94	Roscommon	2	89
95	Saginaw	33	882
96	Sanilac	4	141
97	Schoolcraft	0	37
98	Shiawassee	3	212
99	St. Clair	14	408
100	St. Joseph	2	126
101	Tuscola	3	249
102	Van Buren	3	193
103	Washtenaw	29	642
104	Wayne	324	9928
105	Wexford	4	108
106	Home Mortgage Disclosure Act (HMDA)		
107	Borrower		
108	Race		
109	American Indian or Alaskan Native	4	303
110	Asian	2	136
111	Black or African American	404	11609
112	Native Hawaiian or other Pacific Islander	1	37
113	White	466	18164
114	Information Not Provided by Borrower	49	1358
115	Ethnicity		
116	Hispanic or Latino	33	1003
117	Not Hispanic or Latino	893	30604
118	Information Not Provided by Borrower	0	0
119	Sex		
120	Male	310	13780
121	Female	616	17827

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
122	Information Not Provided by Borrower	0	0
123	Co-Borrower		
124	Race		
125	American Indian or Alaskan Native	3	134
126	Asian	1	87
127	Black or African American	112	3399
128	Native Hawaiian or other Pacific Islander	0	20
129	White	206	9482
130	Information Not Provided by Borrower	29	1299
131	Ethnicity		
132	Hispanic or Latino	11	512
133	Not Hispanic or Latino	329	13399
134	Information Not Provided by Borrower	11	510
135	Sex		
136	Male	165	5275
137	Female	175	8636
138	Information Not Provided by Borrower	11	510
139	Hardship		
140	Unemployment	259	12501
141	Underemployment	179	5716
142	Divorce	26	749
143	Medical Condition	215	5814
144	Death	36	770
145	Other	211	6057
146	Current Loan to Value Ratio (LTV)		
147	<100%	0.00%	8.72%
148	100%-109%	0.00%	4.73%
149	110%-120%	0.00%	9.47%
150	>120%	100.00%	77.08%
151	Current Combined Loan to Value Ratio (CLTV)		
152	<100%	0.00%	7.19%
153	100%-119%	0.00%	13.26%
154	120%-139%	0.00%	19.70%
155	140%-159%	66.67%	15.72%
156	>=160%	33.33%	44.13%
157	Delinquency Status (%)		
158	Current	8.87%	14.54%
159	30+	3.89%	7.43%
160	60+	2.59%	7.42%
161	90+	84.65%	70.61%
162	Household Size		
163	1	317	7922
164	2	241	8473
165	3	137	5662
166	4	131	5207
167	5+	100	4343
<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 118 fewer declined borrowers and 137 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>Line # 130, 134, 138: A co-borrower was identified on 148 applications that were approved prior to 2012, HMDA data is not available for those co-borrowers.</p> <p>Line # 140-145: The identified hardship reason code has been updated on 54 applications to match the hardship used for the loan</p> <p>Lines #146-156: LTV/CLTV is calculated on only Unique Borrowers Receiving Assistance in Principal Curtailment and Modification</p> <p>Line # 2, 104, 111, 117, 121, 127, 133, 136 143, 164: The cumulative number of approvals has been reduced by 1 because of the full return of funds. This 1 prior approval is now reported a denial.</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	672	21608
4	% of Total Number of Applications	35.74%	44.61%
5	<i>Denied</i>		
6	Number of Borrowers Denied	524	15444
7	% of Total Number of Applications	27.87%	31.89%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	233	10933
10	% of Total Number of Applications	12.39%	22.57%
11	<i>In Process</i>		
12	Number of Borrowers In Process	451	N/A
13	% of Total Number of Applications	23.99%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1880	48436
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	146	433
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	134	145
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	7740	44443
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	2883	4165
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	3833	5964
30	Assistance Characteristics		
31	Assistance Provided to Date	\$4,611,785	\$164,421,511
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	208	145
37	<i>Current</i>		
38	Number	15	841
39	%	2.23%	3.89%
40	<i>Delinquent (30+)</i>		
41	Number	11	1195
42	%	1.64%	5.53%
43	<i>Delinquent (60+)</i>		
44	Number	8	1384
45	%	1.19%	6.41%
46	<i>Delinquent (90+)</i>		
47	Number	638	18188
48	%	94.94%	84.17%

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)	456	21342
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	33
54	%	0.00%	0.16%
55	<i>Cancelled</i>		
56	Number	0	3
57	%	0.00%	0.01%
58	<i>Deed in Lieu</i>		
59	Number	1	15
60	%	0.22%	0.07%
61	<i>Short Sale</i>		
62	Number	1	45
63	%	0.22%	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	454	21246
73	%	99.56%	99.55%
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	19765
85	Six Months %	N/A	99.94%
86	Twelve Months Number	N/A	18531
87	Twelve Months %	N/A	99.80%
88	Twenty-four Months Number	N/A	14477
89	Twenty-four Months %	N/A	99.40%
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 **105** fewer declined borrowers and **128** fewer withdrawn borrowers than the quarter-to-quarter sum

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Line # 50: The quarter-to-quarter variance is **120**, as outlined in the Data Dictionary.

Line # 3,4, 47, 48, 50, 72, 73: The cumulative number of approvals has been reduced by **1** because of the full return of funds. This **1** prior approvals are now reported as denials.

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%	20.47%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1109
7	% of Total Number of Applications	0.00%	74.43%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	76
10	% of Total Number of Applications	0.00%	5.10%
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	1490
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/Servicer Assistance Amount	\$0	\$2,793,520
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	100.00%
34	Median Lender/Servicer 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	%	0.00%	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%	0.32%
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%	23.28%
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	299
89	Twenty-four Months %	N/A	99.34%
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 2 fewer declined borrowers and 1 fewer withdrawn borrowers than the quarter-to-quarter sum.</p> <p>Line 36: Median application processing times may be affected by applicants reapplying for assistance.</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	248	9334
4	% of Total Number of Applications	49.50%	75.99%
5	<i>Denied</i>		
6	Number of Borrowers Denied	28	1388
7	% of Total Number of Applications	5.59%	11.30%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	17	1353
10	% of Total Number of Applications	3.39%	11.02%
11	<i>In Process</i>		
12	Number of Borrowers In Process	208	N/A
13	% of Total Number of Applications	41.52%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	501	12283
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	694	789
20	Median 1st Lien Housing Payment After Assistance	371	414
21	Median 2nd Lien Housing Payment Before Assistance	150	143
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	74228	88181
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	3619	3200
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	13
29	Median Assistance Amount	1186	6544
30	Assistance Characteristics		
31	Assistance Provided to Date	\$3,397,311	\$74,100,727
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	191	98
37	<i>Current</i>		
38	Number	64	3509
39	%	25.81%	37.59%
40	<i>Delinquent (30+)</i>		
41	Number	25	1086
42	%	10.08%	11.63%
43	<i>Delinquent (60+)</i>		
44	Number	15	904
45	%	6.05%	9.69%
46	<i>Delinquent (90+)</i>		
47	Number	144	3835
48	%	58.06%	41.09%

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)	355	8060
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	16
54	%	0.00%	0.21%
55	<i>Cancelled</i>		
56	Number	4	695
57	%	1.13%	8.62%
58	<i>Deed in Lieu</i>		
59	Number	0	6
60	%	0.00%	0.07%
61	<i>Short Sale</i>		
62	Number	2	47
63	%	0.56%	0.58%
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	550
70	%	0.00%	6.82%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	22	480
73	%	6.20%	5.96%
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	327	6266
82	%	92.11%	77.74%
83	Homeownership Retention		
84	Six Months Number	N/A	8352
85	Six Months %	N/A	96.41%
86	Twelve Months Number	N/A	7094
87	Twelve Months %	N/A	91.25%
88	Twenty-four Months Number	N/A	5554
89	Twenty-four Months %	N/A	88.67%
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 **8** fewer withdrawn borrowers than the quarter-to-quarter sum.

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Line # 50: The quarter-to-quarter variance is **178**, as outlined in the Data Dictionary.

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	6	360
4	% of Total Number of Applications	40.00%	31.09%
5	<i>Denied</i>		
6	Number of Borrowers Denied	5	635
7	% of Total Number of Applications	33.33%	54.84%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	160
10	% of Total Number of Applications	6.67%	13.82%
11	<i>In Process</i>		
12	Number of Borrowers In Process	3	N/A
13	% of Total Number of Applications	20.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	15	1158
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	1141	814
20	Median 1st Lien Housing Payment After Assistance	1063	616
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	119438	92072
24	Median 1st Lien UPB After Program Entry	90105	71655
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	27624	28873
30	Assistance Characteristics		
31	Assistance Provided to Date	\$109,988	\$8,717,289
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	127	157
37	<i>Current</i>		
38	Number	3	134
39	%	50.00%	37.22%
40	<i>Delinquent (30+)</i>		
41	Number	0	32
42	%	0.00%	8.89%
43	<i>Delinquent (60+)</i>		
44	Number	1	27
45	%	16.67%	7.50%
46	<i>Delinquent (90+)</i>		
47	Number	2	167
48	%	33.33%	46.39%

49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	355
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	1	1
63	%	25.00%	0.28%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	3	354
67	%	75.00%	99.72%
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	332
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	218
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	70
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 **3** fewer declined borrowers and **0** fewer withdrawn borrowers than the quarter-to-quarter sum

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Line # 50: The quarter-to-quarter variance is **16**, as outlined in the Data Dictionary.

Michigan			
HHF Performance Data Reporting- Program Performance			
Blight Elimination Program			
		QTD	Cumulative
1	Program Evaluation		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	702	9233
4	% of Total Number of Submissions	16.09%	67.76%
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	53	787
10	% of Total Number of Submissions	1.22%	5.78%
11	<i>In Process</i>		
12	Number of Structures In Process	3607	N/A
13	% of Total Number of Submissions	82.69%	N/A
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	4362	13627
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$12,385,300	\$142,749,316
19	Median Assistance Spent on Acquisition	\$0	\$0
20	Median Assistance Spent on Demolition	\$12,260	\$11,442
21	Median Assistance Spent on Greening	\$2,761	\$2,700
22	Total Assistance Reserved	N/A	\$50,715,000
23	Geographic Breakdown (by city/county)		
24	<i>Funded Number of Structures</i>		
25	Adrian	8	8
26	Detroit	476	5858
27	Ecorse	23	33
28	Flint	46	1825
29	Grand Rapids	7	102
30	Hamtramck	0	0
31	Highland Park	0	0
32	Inkster	0	0
33	Ironwood	0	16
34	Jackson	83	127
35	Lansing	48	186
36	Muskegon	4	65
37	Pontiac	0	126
38	Port Huron	5	25
39	River Rouge	1	20
40	Saginaw	1	842
<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 cumulative "Median Assistance Spent on Greening" for properties funded prior to March 31, 2015 uses an estimate of greening costs that was provided by each demolition contractor and the actual greening costs for properties funded since April 1, 2015 to calculate the median.</p> <p>Line #26: The city of Detroit received multiple rounds of program funds allocated to it under the Blight Elimination Program. The reported "Funded Number of Structures" using Round #1 funding is 0 this quarter and 3,683 cumulative, Round #2 funding is 472 this quarter and 2,171 cumulative, Round #3 funding is 4 this quarter and 4 cumulative, Round #4 funding is 0 this quarter and 0 cumulative.</p> <p>Line #28: The city of Flint received multiple rounds of program funds allocated to it under the Blight Elimination Program. The reported "Funded Number of Structures" using Round #1 funding is 0 this quarter and 1,776 cumulative, Round #2 funding is 41 this quarter and 44 cumulative, Round #3 funding is 5 this quarter and 5 cumulative, Round #4 funding is 0 this quarter and 0 cumulative.</p> <p>Line #9: The data associated with 'Withdrawn' structures does not sum quarter-to-quarter because of the identification and removal of duplicate entries for the same property address.</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 on 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 on 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 is granted. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
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 <u>as the desired outcome of the program</u> .
%	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 <u>as the desired outcome of the program</u> .
%	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	
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 decided. 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 decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and 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 decided and new applications are submitted for review. This should be reported in the Cumulative column only.
Geographic Breakdown (by City/County)	
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.