



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 2017



Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	611	34593
3	Number of Unique Borrowers Denied Assistance	675	21648
4	Number of Unique Borrowers Withdrawn from Program	347	14182
5	Number of Unique Borrowers in Process	N/A	342
6	Total Number of Unique Borrower Applicants	N/A	70765
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$20,951,020	\$456,505,223
9	Total Spent on Administrative Support, Outreach, and Counseling	\$2,278,906	\$41,130,222
22	Geographic Breakdown (by county)		
23	Alcona	1	24
24	Alger	0	14
25	Allegan	5	279
26	Alpena	3	118
27	Antrim	0	60
28	Arenac	0	64
29	Baraga	0	18
30	Barry	5	179
31	Bay	8	535
32	Benzie	1	79
33	Berrien	7	379
34	Branch	0	91
35	Calhoun	9	488
36	Cass	1	117
37	Charlevoix	2	81
38	Cheboygan	0	121
39	Chippewa	2	95
40	Clare	5	131
41	Clinton	2	207
42	Crawford	0	65
43	Delta	1	123
44	Dickinson	0	53
45	Eaton	6	457
46	Emmet	3	111
47	Genessee	32	1562
48	Galdwin	3	101
49	Gogebic	0	60
50	Grand Traverse	5	272
51	Gratiot	1	143
52	Hillsdale	5	144
53	Houghton	0	55
54	Huron	2	108
55	Ingham	17	965
56	Ionia	0	265
57	Iosco	1	62
58	Iron	0	7
59	Isabella	3	186
60	Jackson	11	601
61	Kalamazoo	15	593
62	Kalkaska	1	84
63	Kent	13	1699
64	Keweenaw	0	5

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	0	47
66	Lapeer	4	207
67	Leelanau	0	37
68	Lenawee	2	329
69	Livingston	4	376
70	Luce	1	5
71	Mackinac	1	122
72	Macomb	58	2260
73	Manistee	1	71
74	Marquette	2	128
75	Mason	2	74
76	Mecosta	1	98
77	Menominee	2	48
78	Midland	5	276
79	Missaukee	0	68
80	Monroe	11	340
81	Montcalm	6	277
82	Montmorency	0	25
83	Muskegon	24	617
84	Newaygo	3	199
85	Oakland	53	3058
86	Oceana	2	79
87	Ogemaw	0	77
88	Ontongan	0	16
89	Osceloa	2	52
90	Oscoda	0	25
91	Otsego	2	103
92	Ottawa	4	478
93	Presque Isle	1	43
94	Roscommon	8	108
95	Saginaw	24	1001
96	Sanilac	1	148
97	Schoolcraft	0	37
98	Shiawassee	5	235
99	St. Clair	5	443
100	St. Joseph	1	134
101	Tuscola	3	267
102	Van Buren	2	205
103	Washtenaw	17	722
104	Wayne	182	10832
105	Wexford	2	125
106	Home Mortgage Disclosure Act (HMDA)		
107	Borrower		
108	Race		
109	American Indian or Alaskan Native	11	334
110	Asian	1	148
111	Black or African American	235	12736
112	Native Hawaiian or other Pacific Islander	1	39
113	White	334	19837
114	Information Not Provided by Borrower	29	1499
115	Ethnicity		
116	Hispanic or Latino	30	1126

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
117	Not Hispanic or Latino	581	33467
118	Information Not Provided by Borrower	0	0
119	Sex		
120	Male	243	14912
121	Female	368	19681
122	Information Not Provided by Borrower	0	0
123	Co-Borrower		
124	Race		
125	American Indian or Alaskan Native	3	150
126	Asian	2	95
127	Black or African American	72	3740
128	Native Hawaiian or other Pacific Islander	0	23
129	White	182	10342
130	Information Not Provided by Borrower	21	1944
131	Ethnicity		
132	Hispanic or Latino	15	572
133	Not Hispanic or Latino	261	14640
134	Information Not Provided by Borrower	4	1082
135	Sex		
136	Male	116	5823
137	Female	160	9389
138	Information Not Provided by Borrower	4	1082

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 **74** fewer declined borrowers and **87** fewer withdrawn borrowers than the quarter-to-quarter sum.

Lines # 2, 104, 111, 118, 120, 127, 133, 137: Data associated with one loan was not previously included as a 1st Quarter 2017 approval because of an immediate payoff of that loan, this loan is now included in the cumulative data.

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.

Lines # 8: The Cumulative Total Assistance Provided amount has been reduced due to a reimbursement of \$5,104,926.00 paid in unallowable demolition costs.

Lines # 9: The Cumulative Total Spent on Administrative Support, Outreach, and Counseling has been reduced due to a reimbursement of \$2,569,181.17 spent on Professional Services.

Line # 80, 104: The County was corrected on one loan that was previously reported incorrectly.

Line # 130, 134, 138: A co-borrower was identified on 154 applications that were approved prior to 2012, HMDA data is not available for those co-borrowers.

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	611	24056
4	% of Total Number of Applications	N/A	43.31%
5	<i>Denied</i>		
6	Number of Borrowers Denied	675	18524
7	% of Total Number of Applications	N/A	33.36%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	347	12613
10	% of Total Number of Applications	N/A	22.71%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	342
13	% of Total Number of Applications	N/A	0.62%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	55535
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	3606	5785
20	Assistance Characteristics		
21	Assistance Provided to Date	\$4,162,011	\$180,280,211
22	Other Characteristics		
23	<i>Current</i>		
24	Number	5	875
25	%	0.82%	3.63%
26	<i>Delinquent (30+)</i>		
27	Number	13	1251
28	%	2.13%	5.20%
29	<i>Delinquent (60+)</i>		
30	Number	17	1445
31	%	2.78%	6.01%
32	<i>Delinquent (90+)</i>		
33	Number	576	20485
34	%	94.27%	85.16%
35	Borrower Income (\$)		
36	Above \$90,000	4.42%	4.20%
37	\$70,000- \$89,000	4.58%	6.40%
38	\$50,000- \$69,000	9.17%	13.02%
39	Below \$50,000	81.83%	76.38%
40	Hardship		
41	Unemployment	132	5,192
42	Underemployment	92	4,517
43	Divorce	20	781
44	Medical Condition	168	6,293
45	Death	36	888
46	Other	163	6,385
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	389	23764

Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	33
52	%	0.00%	0.14%
53	<i>Cancelled</i>		
54	Number	0	3
55	%	0.00%	0.01%
56	<i>Deed in Lieu</i>		
57	Number	0	15
58	%	0.00%	0.06%
59	<i>Short Sale</i>		
60	Number	1	53
61	%	0.26%	0.22%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	388	23660
71	%	99.74%	99.57%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0.00%	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 **66** fewer declined borrowers and **80** fewer withdrawn borrowers than the quarter-to-quarter sum.

Lines # 3: Data associated with one loan was not previously included as a 1st Quarter 2017 approval because of an immediate payoff of that loan, this loan is now included in the cumulative data.

Line # 50: The quarter-to-quarter variance is **125**, as outlined in the Data Dictionary.

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	0	9868
4	% of Total Number of Applications	N/A	78.38%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1388
7	% of Total Number of Applications	N/A	11.02%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	1335
10	% of Total Number of Applications	N/A	10.60%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	12591
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	789
20	Median 1st Lien Housing Payment After Assistance	0	412
21	Median Length of Time Borrower Receives Assistance	N/A	13
22	Median Assistance Amount	1008	6725
23	Assistance Characteristics		
24	Assistance Provided to Date	\$712,134	\$81,543,477
25	Other Characteristics		
26	<i>Current</i>		
27	Number	0	3662
28	%	0.00%	37.10%
29	<i>Delinquent (30+)</i>		
30	Number	0	1164
31	%	0.00%	11.79%
32	<i>Delinquent (60+)</i>		
33	Number	0	967
34	%	0.00%	9.80%
35	<i>Delinquent (90+)</i>		
36	Number	0	4075
37	%	0.00%	41.31%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	2.42%
40	\$70,000- \$89,000	0.00%	4.33%
41	\$50,000- \$69,000	0.00%	10.51%
42	Below \$50,000	0.00%	82.74%
43	Hardship		
44	Unemployment	0	7,955
45	Underemployment	0	1,517
46	Divorce	0	31
47	Medical Condition	0	161
48	Death	0	21
49	Other	0	183

Michigan			
HFA Performance Data Reporting- Program Performance			
Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	142	9394
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	16
55	%	0.00%	0.14%
56	<i>Cancelled</i>		
57	Number	3	741
58	%	2.11%	7.89%
59	<i>Deed in Lieu</i>		
60	Number	0	8
61	%	0.00%	0.09%
62	<i>Short Sale</i>		
63	Number	2	55
64	%	1.41%	0.59%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	550
71	%	0.00%	5.86%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	792
74	%	0.00%	8.43%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	137	7232
77	%	96.48%	77.00%

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 **5** fewer declined borrowers and **6** fewer withdrawn borrowers than the quarter-to-quarter sum.

Line # 50: The quarter-to-quarter variance is **22**, as outlined in the Data Dictionary.

Line # 57, 73, 76: The Program Outcome code on 334 was updated to correctly indicate the final status of the loan, impacting the cumulative Program Outcome summary.

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	0	364
4	% of Total Number of Applications	N/A	31.60%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	629
7	% of Total Number of Applications	N/A	54.60%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	159
10	% of Total Number of Applications	N/A	13.80%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1152
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	818
20	Median 1st Lien Housing Payment After Assistance	0	621
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	0	92268
24	Median 1st Lien UPB After Program Entry	0	71990
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 Assistance Amount	0	28962
29	Assistance Characteristics		
30	Assistance Provided to Date	\$0	\$8,837,289
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	135
34	%	0.00%	37.09%
35	<i>Delinquent (30+)</i>		
36	Number	0	32
37	%	0.00%	8.79%
38	<i>Delinquent (60+)</i>		
39	Number	0	28
40	%	0.00%	7.69%
41	<i>Delinquent (90+)</i>		
42	Number	0	169
43	%	0.00%	46.43%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	14.09%
46	100%-119%	0.00%	13.22%
47	120%-139%	0.00%	20.26%
48	140%-159%	0.00%	14.10%
49	>=160%	0.00%	38.33%

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	7.43%
52	\$70,000- \$89,000	0.00%	6.04%
53	\$50,000- \$69,000	0.00%	15.38%
54	Below \$50,000	0.00%	71.15%
55	Hardship		
56	Unemployment	0	43
57	Underemployment	0	39
58	Divorce	0	17
59	Medical Condition	0	73
60	Death	0	17
61	Other	0	175
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	364
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	1	2
76	%	100.00%	0.55%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	362
80	%	0.00%	99.45%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

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 **1** fewer declined borrowers and **0** fewer withdrawn borrowers than the quarter-to-quarter sum.

Line # 50: The quarter-to-quarter variance is **0**, as outlined in the Data Dictionary.

Michigan			
HHF Performance Data Reporting- Program Performance			
Princial 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	N/A	20.51%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1107
7	% of Total Number of Applications	N/A	74.45%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	75
10	% of Total Number of Applications	N/A	5.04%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1487
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 Assistance Amount	0	10000
29	Assistance Characteristics		
30	Assistance Provided to Date	\$0	\$2,782,491
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	114
34	%	0.00%	37.38%
35	<i>Delinquent (30+)</i>		
36	Number	0	36
37	%	0.00%	11.80%
38	<i>Delinquent (60+)</i>		
39	Number	0	30
40	%	0.00%	9.84%
41	<i>Delinquent (90+)</i>		
42	Number	0	125
43	%	0.00%	40.98%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	0.99%
46	100%-119%	0.00%	13.11%
47	120%-139%	0.00%	19.67%
48	140%-159%	0.00%	17.05%
49	>=160%	0.00%	49.18%

Michigan			
HHF Performance Data Reporting- Program Performance			
Princial Curtailment Program			
		QTD	Cumulative
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	2.95%
52	\$70,000- \$89,000	0.00%	5.25%
53	\$50,000- \$69,000	0.00%	13.11%
54	Below \$50,000	0.00%	78.69%
55	Hardship		
56	Unemployment	0	66
57	Underemployment	0	88
58	Divorce	0	13
59	Medical Condition	0	48
60	Death	0	6
61	Other	0	84
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	1
67	%	0.00%	0.33%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	1
76	%	0.00%	0.33%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	71
80	%	0.00%	23.28%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	232
86	%	0%	76%

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.

Line # 50: The quarter-to-quarter variance is **0**, as outlined in the Data Dictionary.

Michigan

HHF Performance Data Reporting- Program Performance Blight Elimination Program

		QTD	Cumulative
1 Program Evaluation			
<i>Funded</i>			
2	Number of Structures Demolished/Removed	1008	12257
3	% of Total Number of Submissions	N/A	62.51%
<i>Denied/Cancelled</i>			
5	Number of Structures Denied/Cancelled	0	0
6	% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>			
8	Number of Structures Withdrawn	41	1015
9	% of Total Number of Submissions	N/A	5.18%
<i>In Process</i>			
11	Number of Structures In Process	N/A	6336
12	% of Total Number of Submissions	N/A	32.31%
<i>Total</i>			
14	Total Number of Structures Submitted for Eligibility Review	N/A	19608
16 Program Characteristics			
<i>Assistance Characteristics</i>			
17	Total Assistance Provided	\$16,076,875	\$183,061,754
18	Median Assistance Spent on Acquisition	\$0	\$0
19	Median Assistance Spent on Demolition	\$10,995	\$10,772
20	Median Assistance Spent on Greening	\$2,664	\$2,700
21	Total Assistance Reserved	N/A	\$99,290,000
22			
23 Geographic Breakdown (by city/county)			
<i>Funded Number of Structures</i>			
24	Adrian	2	10
25	Detroit	628	7747
26	Ecorse	11	84
27	Flint	124	2199
28	Grand Rapids	0	117
29	Hamtramck	9	9
30	Highland Park	86	190
31	Inkster	51	81
32	Ironwood	0	27
33	Ishpeming	3	3
34	Jackson	14	240
35	Kalamazoo	8	8
36	Lansing	20	250
37	Muskegon	4	164
38	Pontiac	39	185
39	Port Huron	3	44
40	River Rouge	6	57
	Saginaw	0	842

Lines #3, 20, 26: These amounts may be adjusted at a future date as a result of pending reimbursements of unallowable costs.

Line # 18: The Cumulative Total Assistance Provided has been reduced due to a reimbursement of \$5,104,926.00 paid in unallowable demolition costs.

Line # 19: The "Median Assistance Spent on Acquisition" amount may reflect as zero because most structures do not incur an acquisition expense.

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.

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 total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.
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).
Geographic Breakdown (by County)	
All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)	
<i>Borrower</i>	
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.
<i>Co-Borrower</i>	
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.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA 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 does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% 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 Cumulative 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.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
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.e., funded borrowers only).
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial assistance).
Other Characteristics	
<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Borrower Income	
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Hardship	
Unemployment	Number of borrowers assisted with unemployment hardship.
Underemployment	Number of borrowers assisted with underemployment hardship.
Divorce	Number of borrowers assisted with divorce hardship.

Medical Condition	Number of borrowers assisted with medical condition hardship.
Death	Number of borrowers assisted with death hardship.
Other	Number of borrowers assisted with other hardship.
Program Outcomes	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<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.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:	
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance programs. Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing account current with one-time payment to one of or a combination of property tax, mortgage, or condominium fees; did not receive multiple monthly mortgage payment assistance.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program, received multiple monthly mortgage payment assistance, and may or may not have also received one-time reinstatement to bring property tax or condominium fees current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:	
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:	
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
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.
Current Combined Loan to Value Ratio (CLTV)	
<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:	
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have
Current Combined Loan to Value Ratio (CLTV)	
<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:	
Program Completion/ Transition	
<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs	
Program Intake/Evaluation	
<i>Approved/Funded</i>	
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 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 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 submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative 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.
Total	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Program Characteristics	
Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. 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
Geographic Breakdown (by City/County)	
Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
HFA Performance Data Reporting - Program Performance	
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs	
Program Intake/Evaluation	
<i>Funded</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
Total	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (e.g., funded borrowers only).
Program Characteristics	
<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
Borrower Income	
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
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.
Geographic Breakdown (by County)	
All Categories	Number of aggregate borrowers assisted in each 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.