



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: October 2013



Helping Michigan's Hardest-Hit Homeowners

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	2487	15190
	Number of Unique Borrowers Denied Assistance	1230	8781
	Number of Unique Borrowers Withdrawn from Program	2096	5870
	Number of Unique Borrowers in Process	1495	N/A
	Total Number of Unique Borrower Applicants	7308	31336
Program Expenditures (\$)			
	Total Assistance Provided to Date	24247686.74	110201223
	Total Spent on Administrative Support, Outreach, and Counseling	1778319.16	15870808.61
Borrower Income (\$)			
	Above \$90,000	3.86%	3.79%
	\$70,000- \$89,000	5.96%	6.52%
	\$50,000- \$69,000	11.43%	13.84%
	Below \$50,000	78.75%	75.85%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	7.05%	8.15%
	110%- 119%	2.17%	2.64%
	100%- 109%	3.30%	3.54%
	90%- 99%	3.30%	4.27%
	80%- 89%	5.19%	5.55%
	Below 80%	78.99%	75.85%
Geographic Breakdown (by county)			
	Alcona	1	15
	Alger	0	7
	Allegan	15	157
	Alpena	4	65
	Antrim	2	36
	Arenac	4	32
	Baraga	2	6
	Barry	11	107
	Bay	29	247
	Benzie	6	54
	Berrien	21	208
	Branch	3	53
	Calhoun	44	207
	Cass	5	77
	Charlevoix	5	51
	Cheboygan	8	82
	Chippewa	5	29
	Clare	5	54
	Clinton	3	116
	Crawford	4	35
	Delta	2	67
	Dickinson	7	31
	Eaton	20	248
	Emmet	5	69
	Genesee	93	639
	Galdwin	5	55
	Gogebic	9	26
	Grand Traverse	17	173
	Gratiot	6	87
	Hillsdale	10	88
	Houghton	7	28
	Huron	10	63
	Ingham	43	436
	Ionia	9	149
	Iosco	3	39
	Iron	1	3
	Isabella	2	113
	Jackson	30	301
	Kalamazoo	26	296
	Kalkaska	4	38
	Kent	89	953
	Keweenaw	0	2

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Helping Michigan's Hardest-Hit Homeowners

Michigan		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	6	31
Lapeer	9	120
Leelanau	3	24
Lenawee	18	190
Livingston	18	214
Luce	1	2
Mackinac	12	52
Macomb	142	1030
Manistee	1	34
Marquette	5	50
Mason	1	26
Mecosta	2	53
Menominee	5	20
Midland	21	147
Missaukee	3	31
Monroe	23	153
Montcalm	16	143
Montmorency	1	13
Muskegon	46	321
Newaygo	14	113
Oakland	252	1353
Oceana	8	41
Ogemaw	4	53
Ontongan	1	9
Osceloa	1	28
Oscoda	1	11
Otsego	4	54
Ottawa	34	262
Presque Isle	3	20
Roscommon	2	42
Saginaw	36	380
Sanilac	12	88
Schoolcraft	1	16
Shiawassee	11	125
St. Clair	32	213
St. Joseph	8	80
Tuscola	24	155
Van Buren	20	117
Washtenaw	35	271
Wayne	1071	3502
Wexford	5	61



Helping Michigan's Hardest-Hit Homeowners

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native		21	158
Asian		9	71
Black or African American		1199	4251
Native Hawaiian or other Pacific Islander		1	16
White		1173	9984
Information Not Provided by Borrower		84	710
Ethnicity			
Hispanic or Latino		63	491
Not Hispanic or Latino		2424	14699
Information Not Provided by Borrower		0	0
Sex			
Male		1048	7317
Female		1439	7873
Information Not Provided by Borrower		0	0
Co-Borrower			
Race			
American Indian or Alaskan Native		7	67
Asian		9	50
Black or African American		345	1207
Native Hawaiian or other Pacific Islander		1	13
White		632	5193
Information Not Provided by Borrower		82	554
Ethnicity			
Hispanic or Latino		30	252
Not Hispanic or Latino		1010	6704
Information Not Provided by Borrower		36	128
Sex			
Male		397	2432
Female		643	4524
Information Not Provided by Borrower		36	128
Hardship			
Unemployment		825	7378
Underemployment		459	2431
Divorce		71	372
Medical Condition		543	2079
Death		84	261
Other		505	2669
Current Loan to Value Ratio (LTV)			
<100%		66.67%	6.98%
100%-109%		0.00%	3.48%
110%-120%		0.00%	8.01%
>120%		33.33%	81.53%
Current Combined Loan to Value Ratio (CLTV)			
<100%		66.67%	6.97%
100%-119%		0.00%	11.50%
120%-139%		0.00%	19.86%
140%-159%		0.00%	15.33%
>=160%		33.33%	46.34%
Delinquency Status (%)			
Current		8.49%	19.64%
30+		3.26%	9.45%
60+		3.10%	10.14%
90+		85.15%	60.77%
Household Size			
1		695	3120
2		686	4017
3		458	2894
4		334	2818
5+		314	2341

Three previously approved Loan Rescue cases had the full amount returned in 3rd QTR 2013; total return of funds impacts the cumulative approval count. Due to an adjustment made to the 6/30/13 financial statements, cumulative administrative expenses were increased by \$122,683.95. *The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format all other Borrower Characteristic fields should be reported as %. **Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Michigan		
HFA Performance Data Reporting- Program Performance Loan Rescue Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	2170	9263
% of Total Number of Applications	35.13%	42.11%
<i>Denied</i>		
Number of Borrowers Denied	1106	6878
% of Total Number of Applications	17.93%	31.27%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	1954	4915
% of Total Number of Applications	31.67%	22.34%
<i>In Process</i>		
Number of Borrowers In Process	942	N/A
% of Total Number of Applications	15.27%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	6172	21998
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	246.78	685.29
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	154.05	160.58
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	13701.16	74882.63
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	5230.16	5850.86
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	7208.68	6017.49
Assistance Characteristics		
Assistance Provided to Date	19208160.08	68998267.67
Total Lender/Servicer Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	174	106
<i>Current</i>		
Number	87	428
%	4.01%	4.62%
<i>Delinquent (30+)</i>		
Number	59	718
%	2.72%	7.75%
<i>Delinquent (60+)</i>		
Number	57	925
%	2.63%	9.99%
<i>Delinquent (90+)</i>		
Number	1967	7192
%	90.64%	77.64%

Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1956	9048
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	19
	%	0.00%	0.22%
<i>Cancelled</i>			
	Number	0	1
	%	0.00%	0.01%
<i>Deed in Lieu</i>			
	Number	0	3
	%	0.00%	0.03%
<i>Short Sale</i>			
	Number	0	4
	%	0.00%	0.04%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	1955	9020
	%	99.95%	99.69%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	1	1
	%	0.05%	0.01%
Homeownership Retention²			
	Six Months Number	N/A	5564
	Six Months %	N/A	99.53%
	Twelve Months Number	N/A	3597
	Twelve Months %	N/A	99.28%
	Twenty-four Months Number	N/A	687
	Twenty-four Months %	N/A	96.76%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement. 2. Borrower still owns home. There is a \$2,853.83 difference in the LR Program Expense between the QFR and QPR (both on a Quarterly and Cumulative basis). This difference exists because of checks received and sent for deposit in Q3 2013 but not deposited until Q4 2013. Three previously approved Loan Rescue cases had the full amount returned in 3rd QTR 2013; total return of funds impacts the cumulative approval count.

Michigan		
HFA Performance Data Reporting- Program Performance Principal Curtailment Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	6	287
% of Total Number of Applications	8.45%	19.63%
<i>Denied</i>		
Number of Borrowers Denied	32	1079
% of Total Number of Applications	45.07%	73.80%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	12	75
% of Total Number of Applications	16.90%	5.13%
<i>In Process</i>		
Number of Borrowers In Process	21	N/A
% of Total Number of Applications	29.58%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	71	1462
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	844.23	875.28
Median 1st Lien Housing Payment After Assistance	723.77	613.1
Median 2nd Lien Housing Payment Before Assistance	161.55	186
Median 2nd Lien Housing Payment After Assistance	43.12	0
Median 1st Lien UPB Before Program Entry	100904.71	104627
Median 1st Lien UPB After Program Entry	91004.7	82500
Median 2nd Lien UPB Before Program Entry	22351.92	18272.89
Median 2nd Lien UPB After Program Entry	6313.06	0
Median Principal Forgiveness ¹	0	10000
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	10000	10000
Assistance Characteristics		
Assistance Provided to Date	60000	2621299.23
Total Lender/Servicer Assistance Amount	60000	2621371.39
Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
Median Lender/Servicer Assistance per Borrower	10000	10000
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	209	117
<i>Current</i>		
Number	5	100
%	83.33%	34.85%
<i>Delinquent (30+)</i>		
Number	0	37
%	0.00%	12.89%
<i>Delinquent (60+)</i>		
Number	0	29
%	0.00%	10.10%
<i>Delinquent (90+)</i>		
Number	1	121
%	16.67%	42.16%

Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	6	287
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.35%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	6	41
	%	100.00%	14.29%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	10
	%	0.00%	3.48%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	235
	%	0.00%	81.88%
Homeownership Retention²			
	Six Months Number	N/A	276
	Six Months %	N/A	99.64%
	Twelve Months Number	N/A	245
	Twelve Months %	N/A	99.59%
	Twenty-four Months Number	N/A	60
	Twenty-four Months %	N/A	98.36%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement. 2. Borrower still owns home.

Michigan			
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		302	5592
% of Total Number of Applications		40.49%	76.94%
<i>Denied</i>			
Number of Borrowers Denied		44	613
% of Total Number of Applications		5.90%	8.43%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		95	759
% of Total Number of Applications		12.73%	10.43%
<i>In Process</i>			
Number of Borrowers In Process		305	N/A
% of Total Number of Applications		40.88%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		746	7269
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		814.3	826
Median 1st Lien Housing Payment After Assistance		428.53	425.74
Median 2nd Lien Housing Payment Before Assistance		190.66	190.66
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		93359.97	93911
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		19061.73	19061.73
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	11
Median Assistance Amount		1198.41	5912.56
Assistance Characteristics			
Assistance Provided to Date		4811857.64	37646032.83
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		173	85
<i>Current</i>			
Number		118	2455
%		39.08%	43.89%
<i>Delinquent (30+)</i>			
Number		21	679
%		6.95%	12.14%
<i>Delinquent (60+)</i>			
Number		20	580
%		6.62%	10.37%
<i>Delinquent (90+)</i>			
Number		143	1878
%		47.35%	33.60%



Helping Michigan's Hardest-Hit Homeowners

Michigan			
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	640	3445
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	10
	%	0.00%	0.29%
	<i>Cancelled</i>		
	Number	88	520
	%	13.75%	15.09%
	<i>Deed in Lieu</i>		
	Number	0	1
	%	0.00%	0.03%
	<i>Short Sale</i>		
	Number	1	5
	%	0.16%	0.15%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	568
	%	0.00%	16.49%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	92
	%	0.00%	2.67%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	551	2249
	%	86.09%	65.28%
Homeownership Retention²			
	Six Months Number	N/A	4834
	Six Months %	N/A	99.67%
	Twelve Months Number	N/A	3411
	Twelve Months %	N/A	99.56%
	Twenty-four Months Number	N/A	1048
	Twenty-four Months %	N/A	98.68%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement. 2. Borrower still owns home. There is a \$2.27 difference in the UMS Program Expense between the QFR and QPR (both on a Quarterly and Cumulative basis). This difference exists because of a refund approved and sent for disbursement in Q3 2013 but not disbursed until Q4 2013. There is a \$1,810,238.35 difference in the UMS Program Expense between the QFR and QPR (both on a Quarterly and Cumulative basis). This difference exists because there was an October UMS batch payment that was paid out in September for application to October payments.



Helping Michigan's Hardest-Hit Homeowners

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		9	48
% of Total Number of Applications		5.11%	10.32%
<i>Denied</i>			
Number of Borrowers Denied		48	212
% of Total Number of Applications		27.27%	45.59%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		35	121
% of Total Number of Applications		19.89%	26.02%
<i>In Process</i>			
Number of Borrowers In Process		84	N/A
% of Total Number of Applications		47.73%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		176	465
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		896.47	904.82
Median 1st Lien Housing Payment After Assistance		556	558.58
Median 2nd Lien Housing Payment Before Assistance		372.27	372.27
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		102082	102732.94
Median 1st Lien UPB After Program Entry		75082	78938.5
Median 2nd Lien UPB Before Program Entry		38937.12	38937.12
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	9280.61
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		20211.23	21870.24
Assistance Characteristics			
Assistance Provided to Date		167669.02	935623.27
Total Lender/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		239	200
<i>Current</i>			
Number		1	2
%		11.11%	4.17%
<i>Delinquent (30+)</i>			
Number		1	1
%		11.11%	2.08%
<i>Delinquent (60+)</i>			
Number		0	6
%		0.00%	12.50%
<i>Delinquent (90+)</i>			
Number		7	39
%		77.78%	81.25%

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Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	8	47
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	8	47
	%	100.00%	100.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	24
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	3
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement. 2. Borrower still owns home.

Michigan		
HHF Performance Data Reporting- Program Performance Blight Elimination Program		
	QTD	Cumulative
Program Evaluation		
<i>Approved/Funded</i>		
Number of Structures Demolished/Removed	0	0
% of Total Number of Submissions	0.00%	0.00%
<i>Denied</i>		
Number of Structures Denied	0	0
% of Total Number of Submissions	0.00%	0.00%
<i>In Process</i>		
Number of Structures In Process	0	N/A
% of Total Number of Submissions	0.00%	0
<i>Total</i>		
Total Number of Structures Submitted for Eligibility Review	0	0
Program Characteristics		
<i>Assistance Characteristics</i>		
Total Assistance Provided	\$0.00	\$0.00
Median Assistance Spent on Acquisition	\$0.00	\$0.00
Median Assistance Spent on Demolition	\$0.00	\$0.00
Median Assistance Spent on Greening	\$0.00	\$0.00
Total Assistance Reserved	\$0.00	\$0.00
Geographic Breakdown (by city)		
<i>Approved/Funded Number of Structures</i>		
Detroit	0	0
Flint	0	0
Grand Rapids	0	0
Pontiac	0	0
Saginaw	0	0

Blight Elimination Program is in the final planning & implementation stages in 3rd QTR 2013; no individual structures were submitted for evaluation and no funds have been disbursed.

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

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Cumulative 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). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching).
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of borrowers current at the time assistance is received.
%		Percent 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 assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent borrowers 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 who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Cancelled</i>		
Number		Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.



Helping Michigan's Hardest-Hit Homeowners

Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category compared to all borrowers reflected in alternative outcomes and program completion/transition.
Homeownership Retention ¹	
Six Months	Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of borrowers assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program that are unable to be verified by any available means.
%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.

1. Borrower still owns home

* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)