



## Helping Michigan's Hardest-Hit Homeowners



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

**Template Version Date: October 2015**

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	1151	28015
3	Number of Unique Borrowers Denied Assistance	504	17188
4	Number of Unique Borrowers Withdrawn from Program	363	11959
5	Number of Unique Borrowers in Process	874	N/A
6	Total Number of Unique Borrower Applicants	2892	58036
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$28,919,308	\$303,590,026
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,321,749	\$30,548,633
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	3.23%	3.83%
12	\$70,000- \$89,000	5.93%	6.06%
13	\$50,000- \$69,000	11.60%	12.91%
14	Below \$50,000	79.25%	77.20%
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	6.54%	7.58%
17	110%- 119%	2.09%	2.48%
18	100%- 109%	2.79%	3.17%
19	90%- 99%	4.27%	3.97%
20	80%- 89%	4.27%	5.13%
21	Below 80%	80.03%	77.67%
22	<b>Geographic Breakdown (by county)</b>		
23	Alcona	1	21
24	Alger	1	11
25	Allegan	6	242
26	Alpena	3	91
27	Antrun	0	45
28	Arenac	1	52
29	Baraga	3	15
30	Barry	7	148
31	Bay	19	414
32	Benzie	2	65
33	Berrien	11	321
34	Branch	0	82
35	Calhoun	6	388
36	Cass	3	98
37	Charlevoix	0	68
38	Cheboygan	2	116
39	Chippewa	5	70
40	Clare	6	102
41	Clinton	5	172
42	Crawford	4	56
43	Delta	2	99
44	Dickinson	0	44
45	Eaton	10	380
46	Emmet	2	92
47	Genessee	36	1145
48	Galdwin	6	88
49	Gogebic	2	45
50	Grand Traverse	9	229
51	Gratiot	3	129
52	Hillsdale	4	124
53	Houghton	0	45
54	Huron	2	93
55	Ingham	38	747
56	Ionia	5	224
57	Iosco	0	48
58	Iron	0	4
59	Isabella	6	161
60	Jackson	27	491

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
61	Kalamazoo	20	493
62	Kalkaska	0	62
63	Kent	41	1459
64	Keweenaw	1	5
65	Lake	2	43
66	Lapeer	6	177
67	Leelanau	0	32
68	Lenawee	7	281
69	Livingston	13	318
70	Luce	0	3
71	Mackinac	6	102
72	Macomb	77	1811
73	Manistee	0	52
74	Marquette	3	87
75	Mason	3	54
76	Mecosta	0	86
77	Menominee	4	36
78	Midland	6	236
79	Missaukee	2	54
80	Monroe	18	266
81	Montcalm	9	232
82	Montmorency	0	20
83	Muskegon	18	517
84	Newaygo	7	162
85	Oakland	99	2432
86	Oceana	2	69
87	Ogemaw	6	73
88	Ontongan	0	14
89	Osceloa	2	42
90	Oscoda	1	18
91	Otsego	4	90
92	Ottawa	20	416
93	Presque Isle	2	35
94	Roscommon	1	75
95	Saginaw	29	768
96	Sanilac	4	127
97	Schoolcraft	3	24
98	Shiawassee	8	197
99	St. Clair	16	357
100	St. Joseph	0	115
101	Tuscola	6	234
102	Van Buren	5	177
103	Washtenaw	25	547
104	Wayne	437	8763
105	Wexford	1	89
106	<b>Home Mortgage Disclosure Act (HMDA)</b>		
107	<b>Borrower</b>		
108	<b>Race</b>		
109	American Indian or Alaskan Native	7	257
110	Asian	5	120
111	Black or African American	458	10161
112	Native Hawaiian or other Pacific Islander	3	32
113	White	620	16247
114	Information Not Provided by Borrower	58	1198
115	<b>Ethnicity</b>		
116	Hispanic or Latino	46	900
117	Not Hispanic or Latino	1105	27115
118	Information Not Provided by Borrower	0	0
119	<b>Sex</b>		
120	Male	488	12484
121	Female	663	15531

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
122	Information Not Provided by Borrower	0	0
123	<b>Co-Borrower</b>		
124	<b>Race</b>		
125	American Indian or Alaskan Native	6	120
126	Asian	0	75
127	Black or African American	129	3017
128	Native Hawaiian or other Pacific Islander	0	20
129	White	316	8551
130	Information Not Provided by Borrower	35	1003
131	<b>Ethnicity</b>		
132	Hispanic or Latino	19	464
133	Not Hispanic or Latino	459	12020
134	Information Not Provided by Borrower	8	302
135	<b>Sex</b>		
136	Male	174	4645
137	Female	304	7839
138	Information Not Provided by Borrower	8	302
139	<b>Hardship</b>		
140	Unemployment	371	11383
141	Underemployment	262	5057
142	Divorce	17	672
143	Medical Condition	229	4964
144	Death	34	664
145	Other	238	5275
146	<b>Current Loan to Value Ratio (LTV)</b>		
147	<100%	0.00%	9.52%
148	100%-109%	0.00%	4.97%
149	110%-120%	5.56%	9.11%
150	>120%	94.44%	76.40%
151	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
152	<100%	0.00%	7.87%
153	100%-119%	5.56%	13.04%
154	120%-139%	27.78%	19.67%
155	140%-159%	22.22%	15.11%
156	>=160%	44.44%	44.31%
157	<b>Delinquency Status (%)</b>		
158	Current	14.34%	15.05%
159	30+	7.30%	7.76%
160	60+	7.38%	7.85%
161	90+	70.98%	69.34%
162	<b>Household Size</b>		
163	1	384	6773
164	2	282	7469
165	3	169	5100
166	4	185	4732
167	5+	131	3941
<p><b>Lines # 2, 85, 109, 117, 120, 129, 133, 137, 141, 164:</b> The cumulative number of program approvals has been reduced by one because of the full return of funds. This one case is now reported as a withdrawn.</p> <p><b>Lines # 3, 4:</b> 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 138 fewer declined borrowers and 143 fewer withdrawn borrowers than the quarter-to-quarter sum.</p> <p><b>Lines # 8, 9:</b> 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><b>Line # 9:</b> The cumulative Total Assistance Provided to Date and Total Spent on Administrative Support, Outreach, and Counseling was overstated by \$907.07 in the 2nd Quarter 2015 Performance Report.</p> <p><b>Lines # 130, 134, 138:</b> The cumulative Co-Borrower Race, Ethnicity, and Sex has increased by two because co-borrower information was previously unreported on two approved applications.</p> <p><b>Lines # 141 and 143:</b> The reported Hardship was corrected on one previously reported approval.</p>			

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Loan Rescue Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	635	19203
4	% of Total Number of Applications	35.86%	43.49%
5	<i>Denied</i>		
6	Number of Borrowers Denied	352	14119
7	% of Total Number of Applications	19.88%	31.97%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	279	10332
10	% of Total Number of Applications	15.75%	23.40%
11	<i>In Process</i>		
12	Number of Borrowers In Process	505	N/A
13	% of Total Number of Applications	28.51%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1771	44159
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	169	490
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	143	148
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	15000	49974
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	2520	4673
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	4478	6128
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$4,769,913	<b>\$147,928,052</b>
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	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	138	143
37	<i>Current</i>		
38	Number	20	793
39	%	3.15%	4.13%
40	<i>Delinquent (30+)</i>		
41	Number	27	1145
42	%	4.25%	5.96%
43	<i>Delinquent (60+)</i>		
44	Number	25	1333
45	%	3.94%	6.94%
46	<i>Delinquent (90+)</i>		
47	Number	563	15932
48	%	88.66%	82.97%

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Loan Rescue Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	470	19005
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	2	30
54	%	0.43%	0.16%
55	<i>Cancelled</i>		
56	Number	0	1
57	%	0.00%	0.01%
58	<i>Deed in Lieu</i>		
59	Number	1	11
60	%	0.21%	0.06%
61	<i>Short Sale</i>		
62	Number	1	39
63	%	0.21%	0.21%
64	<b>Program Completion/ Transition</b>		
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	466	18924
73	%	99.15%	99.57%
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	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	17865
85	Six Months %	N/A	99.55%
86	Twelve Months Number	N/A	15982
87	Twelve Months %	N/A	99.51%
88	Twenty-four Months Number	N/A	9193
89	Twenty-four Months %	N/A	99.26%
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 110 fewer declined borrowers and 127 fewer withdrawn borrowers than the quarter-to-quarter sum

**Line # 50:** The quarter-to-quarter variance is 28, as outlined in the Data Dictionary.

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Principal Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	305
4	% of Total Number of Applications	0.00%	20.34%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1115
7	% of Total Number of Applications	0.00%	74.33%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	80
10	% of Total Number of Applications	0.00%	5.33%
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	1500
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
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	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$0	<b>\$2,782,491</b>
32	Total Lender/Service Assistance Amount	\$0	<b>\$2,793,520</b>
33	Borrowers Receiving Lender/Service Match (%)	0.00%	100.00%
34	Median Lender/Service Assistance per Borrower	\$0	\$10,000
35	<b>Other Characteristics</b>		
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%

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Principal Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	1
54	%	0.00%	0.33%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	1
63	%	0.00%	0.33%
64	<b>Program Completion/ Transition</b>		
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	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	303
85	Six Months %	N/A	99.34%
86	Twelve Months Number	N/A	301
87	Twelve Months %	N/A	99.34%
88	Twenty-four Months Number	N/A	284
89	Twenty-four Months %	N/A	99.30%
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 1 fewer withdrawn borrowers than the quarter-to-quarter sum.



<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	458	8231
4	% of Total Number of Applications	48.72%	72.89%
5	<i>Denied</i>		
6	Number of Borrowers Denied	99	1373
7	% of Total Number of Applications	10.53%	12.16%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	79	1384
10	% of Total Number of Applications	8.40%	12.26%
11	<i>In Process</i>		
12	Number of Borrowers In Process	304	N/A
13	% of Total Number of Applications	32.34%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	940	11292
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	692	799
20	Median 1st Lien Housing Payment After Assistance	360	419
21	Median 2nd Lien Housing Payment Before Assistance	159	146
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	76139	89892
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	3527	3801
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	12
29	Median Assistance Amount	1386	6345
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$4,212,224	\$62,460,075
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	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	126	95
37	<i>Current</i>		
38	Number	120	3217
39	%	26.20%	39.08%
40	<i>Delinquent (30+)</i>		
41	Number	48	970
42	%	10.48%	11.78%
43	<i>Delinquent (60+)</i>		
44	Number	54	814
45	%	11.79%	9.88%
46	<i>Delinquent (90+)</i>		
47	Number	236	3230
48	%	51.53%	39.26%
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	211	6908
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
53	Number	0	16
54	%	0.00%	0.23%
55	<i>Cancelled</i>		
56	Number	1	660
57	%	0.47%	9.55%
58	<i>Deed in Lieu</i>		
59	Number	0	5
60	%	0.00%	0.07%
61	<i>Short Sale</i>		
62	Number	1	39
63	%	0.47%	0.56%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	551
70	%	0.00%	7.98%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	27	358
73	%	12.80%	5.18%
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	182	5279
82	%	86.26%	76.42%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	7116
85	Six Months %	N/A	99.16%
86	Twelve Months Number	N/A	6349
87	Twelve Months %	N/A	99.06%
88	Twenty-four Months Number	N/A	5532
89	Twenty-four Months %	N/A	98.94%
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 15 fewer declined borrowers and 15 fewer withdrawn borrowers than the quarter-to-quarter sum

**Line # 50:** The quarter-to-quarter variance is 19, as outlined in the Data Dictionary.

<b>Michigan</b>			
<b>HHF Performance Data Reporting- Program Performance Modification Plan Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	58	276
4	% of Total Number of Applications	32.04%	25.44%
5	<i>Denied</i>		
6	Number of Borrowers Denied	53	581
7	% of Total Number of Applications	29.28%	53.55%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	5	163
10	% of Total Number of Applications	2.76%	15.02%
11	<i>In Process</i>		
12	Number of Borrowers In Process	65	N/A
13	% of Total Number of Applications	35.91%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	181	1085
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	835	829
20	Median 1st Lien Housing Payment After Assistance	670	625
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	88035	93395
24	Median 1st Lien UPB After Program Entry	69954	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 Length of Time Borrower Receives Assistance	N/A	0
29	Median Assistance Amount	30000	28366
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	<b>\$1,524,806</b>	<b>\$6,572,001</b>
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	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	113	179
37	<i>Current</i>		
38	Number	25	92
39	%	43.11%	33.33%
40	<i>Delinquent (30+)</i>		
41	Number	9	24
42	%	15.52%	8.70%
43	<i>Delinquent (60+)</i>		
44	Number	6	23
45	%	10.34%	8.33%
46	<i>Delinquent (90+)</i>		
47	Number	18	137
48	%	31.03%	49.64%

49	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	42	259
50			
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	42	259
67	%	100.00%	100.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	151
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	81
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	48
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

**Line # 3:** The cumulative number of program approvals has been reduced by one because of the full return of funds. This one case is now reported as a withdrawn.

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

**Line # 50:** The quarter-to-quarter variance is 21, as outlined in the Data Dictionary.

<b>Michigan</b>			
<b>HHF Performance Data Reporting- Program Performance</b>			
<b>Blight Elimination Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Evaluation</b>		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	1173	5850
4	% of Total Number of Submissions	23.78%	54.80%
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	185	1251
10	% of Total Number of Submissions	3.75%	11.72%
11	<i>In Process</i>		
12	Number of Structures In Process	3575	N/A
13	% of Total Number of Submissions	72.47%	N/A
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	4933	10676
16	<b>Program Characteristics</b>		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$18,412,365	\$83,847,407
19	Median Assistance Spent on Acquisition	\$0	\$0
20	Median Assistance Spent on Demolition	\$10,378	\$10,547
21	Median Assistance Spent on Greening	\$2,460	\$2,700
22	Total Assistance Reserved	N/A	\$20,430,000
23	<b>Geographic Breakdown (by city/county)</b>		
24	<i>Funded Number of Structures</i>		
25	Adrian	0	0
26	Detroit	754	3272
27	Ecorse	0	0
28	Flint	230	1740
29	Ironwood	0	0
30	Grand Rapids	15	93
31	Hamtramck	0	0
32	Highland Park	0	0
33	Inkster	0	0
34	Jackson	0	0
35	Lansing	0	0
36	Muskegon	0	0
37	Pontiac	36	70
38	Port Huron	3	3
39	River Rouge	0	0
40	Saginaw	135	672
<p><b>Line # 19:</b> The "Median Assistance Spent on Acquisition" amount may reflect as zero because most structures do not incur an acquisition expense.</p> <p><b>Line #21:</b> 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><b>Line #26:</b> 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 749 this quarter and 3,267 cumulative, Round #2 funding is 5 this quarter and 5 cumulative</p> <p><b>Line #28:</b> 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 230 this quarter and 1,740 cumulative, Round #2 funding is 0 this quarter and 0 cumulative.</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 <b>unique</b> 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program		Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> 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 <b>unique</b> 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		<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling		<b>Total</b> 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)		
		<b>Borrower</b>
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
		<b>Co-Borrower</b>
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
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.
<b>Total</b>	
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).
<b>Program Characteristics (For All Approved Applicants)</b>	
<b>General Characteristics</b>	
Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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.
<b>Assistance Characteristics</b>	
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).
<b>Other Characteristics</b>	
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
<b>Current</b>	
Number	Number of borrowers current at the time assistance is received.
%	Number of current borrowers divided by the total number of approved applicants.
<b>Delinquent (30+)</b>	
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.
<b>Delinquent (60+)</b>	
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.
<b>Delinquent (90+)</b>	
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.
<b>Program Outcomes</b>	
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.
<b>Alternative Outcomes</b>	
<b>Foreclosure Sale</b>	
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.
<b>Cancelled</b>	
Number	Number of borrowers who were <b>approved and funded</b> , 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.

<b>Deed-in-Lieu</b>	
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.
<b>Short Sale</b>	
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.
<b>Program Completion/ Transition</b>	
<b>Loan Modification Program</b>	
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.
<b>Re-employed/ Regain Appropriate Employment Level</b>	
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.
<b>Reinstatement/Current/Payoff</b>	
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.
<b>Short Sale</b>	
Number	Number of borrowers who transitioned out of the program into a short sale <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<b>Deed-in-Lieu</b>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <i>as the desired outcome of the program</i> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<b>Other - Borrower Still Owns Home</b>	
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.
<b>Homeownership Retention</b>	
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.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs</b>	
<b>Program Intake/Evaluation</b>	
<b>Funded</b>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.



<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures/property address denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures/property address withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures/property address submitted that are pending review, or are in review but have not been decisioned. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decisioned divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and QTD in process).
<b>Program Characteristics</b>	
Total Assistance Provided	Total amount of aggregate assistance provided by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance provided by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance provided by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance provided by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of aggregate assistance committed to be spent by the HFA (Number of structures in process multiplied by the estimated amount of assistance provided per property). Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.
<b>Geographic Breakdown (by City/County)</b>	
Funded Number of Structures	Number of aggregate structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Notes</b>	
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.