



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: September 2016

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	1005	32612
3	Number of Unique Borrowers Denied Assistance	553	19022
4	Number of Unique Borrowers Withdrawn from Program	370	12811
5	Number of Unique Borrowers in Process	491	N/A
6	Total Number of Unique Borrower Applicants	N/A	64936
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$17,518,080	\$410,289,415
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,845,403	\$36,736,489
10	Borrower Income (\$)		
11	Above \$90,000	N/A	N/A
12	\$70,000- \$89,000	N/A	N/A
13	\$50,000- \$69,000	N/A	N/A
14	Below \$50,000	N/A	N/A
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	N/A	N/A
17	110%- 119%	N/A	N/A
18	100%- 109%	N/A	N/A
19	90%- 99%	N/A	N/A
20	80%- 89%	N/A	N/A
21	Below 80%	N/A	N/A
22	Geographic Breakdown (by county)		
23	Alcona	1	23
24	Alger	1	14
25	Allegan	7	264
26	Alpena	3	110
27	Antrun	3	59
28	Arenac	4	62
29	Baraga	0	17
30	Barry	6	168
31	Bay	13	496
32	Benzie	5	76
33	Berrien	18	362
34	Branch	1	90
35	Calhoun	8	461
36	Cass	3	114
37	Charlevoix	2	79
38	Cheboygan	2	121
39	Chippewa	3	88
40	Clare	3	113
41	Clinton	9	199
42	Crawford	0	60
43	Delta	4	113
44	Dickinson	0	51
45	Eaton	14	434
46	Emmet	3	103
47	Genessee	49	1445
48	Galdwin	3	93
49	Gogebic	2	58
50	Grand Traverse	6	258
51	Gratiot	3	139
52	Hillsdale	3	134
53	Houghton	2	53
54	Huron	1	101
55	Ingham	29	902
56	Ionia	6	253
57	Iosco	3	58
58	Iron	0	6
59	Isabella	2	174
60	Jackson	22	568
61	Kalamazoo	12	561
62	Kalkaska	2	76
63	Kent	36	1636
64	Keweenaw	0	5

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	0	45
66	Lapeer	4	196
67	Leelanau	1	36
68	Lenawee	5	313
69	Livingston	9	367
70	Luce	0	4
71	Mackinac	5	119
72	Macomb	70	2099
73	Manistee	4	63
74	Marquette	3	114
75	Mason	0	64
76	Mecosta	4	94
77	Menominee	1	43
78	Midland	5	263
79	Missaukee	3	65
80	Monroe	11	312
81	Montcalm	3	258
82	Montmorency	0	24
83	Muskegon	17	575
84	Newaygo	3	184
85	Oakland	92	2876
86	Oceana	1	75
87	Ogemaw	1	75
88	Ontongan	0	16
89	Osceloa	2	49
90	Oscoda	2	24
91	Otsego	1	97
92	Ottawa	13	459
93	Presque Isle	1	41
94	Roscommon	5	94
95	Saginaw	19	901
96	Sanilac	4	145
97	Schoolcraft	0	37
98	Shiawassee	5	217
99	St. Clair	8	416
100	St. Joseph	3	129
101	Tuscola	5	254
102	Van Buren	3	196
103	Washtenaw	31	673
104	Wayne	359	10287
105	Wexford	8	116

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
106	Home Mortgage Disclosure Act (HMDA)		
107	<i>Borrower</i>		
108	Race		
109	American Indian or Alaskan Native	16	319
110	Asian	4	140
111	Black or African American	420	12029
112	Native Hawaiian or other Pacific Islander	0	37
113	White	518	18682
114	Information Not Provided by Borrower	47	1405
115	Ethnicity		
116	Hispanic or Latino	43	1046
117	Not Hispanic or Latino	962	31566
118	Information Not Provided by Borrower	0	0
119	Sex		
120	Male	369	14149
121	Female	636	18463
122	Information Not Provided by Borrower	0	0
123	<i>Co-Borrower</i>		
124	Race		
125	American Indian or Alaskan Native	7	142
126	Asian	1	88
127	Black or African American	126	3525
128	Native Hawaiian or other Pacific Islander	2	22
129	White	284	9765
130	Information Not Provided by Borrower	34	1481
131	Ethnicity		
132	Hispanic or Latino	20	532
133	Not Hispanic or Latino	421	13820
134	Information Not Provided by Borrower	13	671
135	Sex		
136	Male	188	5463
137	Female	253	8889
138	Information Not Provided by Borrower	13	671
139	Hardship		
140	Unemployment	N/A	N/A
141	Underemployment	N/A	N/A
142	Divorce	N/A	N/A
143	Medical Condition	N/A	N/A
144	Death	N/A	N/A
145	Other	N/A	N/A
146	Current Loan to Value Ratio (LTV)		
147	<100%	N/A	N/A
148	100%-109%	N/A	N/A
149	110%-120%	N/A	N/A
150	>120%	N/A	N/A
151	Current Combined Loan to Value Ratio (CLTV)		
152	<100%	N/A	N/A
153	100%-119%	N/A	N/A
154	120%-139%	N/A	N/A
155	140%-159%	N/A	N/A
156	>=160%	N/A	N/A
157	Delinquency Status (%)		
158	Current	N/A	N/A
159	30+	N/A	N/A
160	60+	N/A	N/A
161	90+	N/A	N/A
162	Household Size		
163	1	N/A	N/A
164	2	N/A	N/A
165	3	N/A	N/A
166	4	N/A	N/A
167	5+	N/A	N/A

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 **107** fewer declined borrowers and **81** fewer withdrawn borrowers than the quarter-to-quarter sum.

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.

Line #9: After the submission of the Q2 2016 Performance Report, a bill for professional services of \$147,616 was received which related to services provided prior to June 30, 2016.

Line # 125, 129: The Race of a one co-borrower was previously reported incorrectly and has been corrected.

Line # 130, 134, 138: A co-borrower was identified on 148 applications that were approved prior to 2012, HMDA data is not available for those co-borrowers.

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	649	22258
4	% of Total Number of Applications	N/A	44.82%
5	<i>Denied</i>		
6	Number of Borrowers Denied	532	15887
7	% of Total Number of Applications	N/A	31.99%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	359	11220
10	% of Total Number of Applications	N/A	22.59%
11	<i>In Process</i>		
12	Number of Borrowers In Process	294	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	49659
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	N/A	N/A
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
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	3521	5912
30	Assistance Characteristics		
31	Assistance Provided to Date	\$4,214,006	\$168,635,517
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	11	852
39	%	1.70%	3.83%
40	<i>Delinquent (30+)</i>		
41	Number	18	1213
42	%	2.77%	5.45%
43	<i>Delinquent (60+)</i>		
44	Number	12	1396
45	%	1.85%	6.27%
46	<i>Delinquent (90+)</i>		
47	Number	608	18797
48	%	93.68%	84.45%

Michigan
HFA Performance Data Reporting- Program Performance
Loan Rescue Program

		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	465	22029
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	33
54	%	0.00%	0.15%
55	<i>Cancelled</i>		
56	Number	0	3
57	%	0.00%	0.01%
58	<i>Deed in Lieu</i>		
59	Number	0	15
60	%	0.00%	0.07%
61	<i>Short Sale</i>		
62	Number	1	47
63	%	0.22%	0.21%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
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	464	21931
73	%	99.78%	99.56%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	20921
85	Six Months %	N/A	99.92%
86	Twelve Months Number	N/A	19166
87	Twelve Months %	N/A	99.80%
88	Twenty-four Months Number	N/A	15971
89	Twenty-four Months %	N/A	99.43%
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 **89** fewer declined borrowers and **72** fewer withdrawn borrowers than the quarter-to-quarter sum.

Line # 50: The quarter-to-quarter variance is **221**, as outlined in the Data Dictionary.

Line # 3, 15, 50: One loan was previously incorrectly report as a Unemployment Mortgage Subsidy Program loan but has not correctly been reported as a Loan Rescue Program, increasing the cumulative number of Loan Rescue Program approvals.

Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	305
4	% of Total Number of Applications	N/A	20.51%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	1106
7	% of Total Number of Applications	N/A	74.38%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	76
10	% of Total Number of Applications	N/A	5.11%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
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	N/A	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	N/A	876
20	Median 1st Lien Housing Payment After Assistance	N/A	617
21	Median 2nd Lien Housing Payment Before Assistance	N/A	180
22	Median 2nd Lien Housing Payment After Assistance	N/A	40
23	Median 1st Lien UPB Before Program Entry	N/A	104627
24	Median 1st Lien UPB After Program Entry	N/A	82648
25	Median 2nd Lien UPB Before Program Entry	N/A	21474
26	Median 2nd Lien UPB After Program Entry	N/A	3961
27	Median Principal Forgiveness	N/A	10000
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	N/A	10000
30	Assistance Characteristics		
31	Assistance Provided to Date	N/A	\$2,782,491
32	Total Lender/Servicer Assistance Amount	N/A	\$2,793,520
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	100.00%
34	Median Lender/Servicer Assistance per Borrower	N/A	\$10,000
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	120
37	<i>Current</i>		
38	Number	N/A	114
39	%	N/A	37.38%
40	<i>Delinquent (30+)</i>		
41	Number	N/A	36
42	%	N/A	11.80%
43	<i>Delinquent (60+)</i>		
44	Number	N/A	30
45	%	N/A	9.84%
46	<i>Delinquent (90+)</i>		
47	Number	N/A	125
48	%	N/A	40.98%

Michigan			
HFA Performance Data Reporting- Program Performance			
Principal Curtailment Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	N/A	1
54	%	N/A	0.33%
55	<i>Cancelled</i>		
56	Number	N/A	0
57	%	N/A	0.00%
58	<i>Deed in Lieu</i>		
59	Number	N/A	0
60	%	N/A	0.00%
61	<i>Short Sale</i>		
62	Number	N/A	1
63	%	N/A	0.33%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	71
67	%	N/A	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	N/A	0
73	%	N/A	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	N/A	232
82	%	N/A	76.06%
83	Homeownership Retention		
84	Six Months Number	N/A	303
85	Six Months %	N/A	99.34%
86	Twelve Months Number	N/A	303
87	Twelve Months %	N/A	99.34%
88	Twenty-four Months Number	N/A	301
89	Twenty-four Months %	N/A	99.34%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p>Lines # 6, 9, 15: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 3 fewer declined borrowers and 0 fewer withdrawn borrowers than the quarter-to-quarter sum.</p>			
<p>Line 36: Median application processing times may be affected by applicants reapplying for assistance.</p>			

Michigan			
HFA Performance Data Reporting- Program Performance			
Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	353	9686
4	% of Total Number of Applications	N/A	76.67%
5	<i>Denied</i>		
6	Number of Borrowers Denied	20	1396
7	% of Total Number of Applications	N/A	11.05%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	11	1355
10	% of Total Number of Applications	N/A	10.73%
11	<i>In Process</i>		
12	Number of Borrowers In Process	196	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	12633
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	770	789
20	Median 1st Lien Housing Payment After Assistance	389	413
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
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	13
29	Median Assistance Amount	1248	6537
30	Assistance Characteristics		
31	Assistance Provided to Date	\$3,201,735	\$77,302,462
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	107	3616
39	%	30.31%	37.33%
40	<i>Delinquent (30+)</i>		
41	Number	60	1146
42	%	17.00%	11.83%
43	<i>Delinquent (60+)</i>		
44	Number	42	946
45	%	11.90%	9.77%
46	<i>Delinquent (90+)</i>		
47	Number	144	3978
48	%	40.79%	41.07%
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	322	8502
51	Alternative Outcomes		

Michigan

HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program

		QTD	Cumulative
53	Number	0	16
54	%	0.00%	0.18%
55	<i>Cancelled</i>		
56	Number	5	701
57	%	1.55%	8.25%
58	<i>Deed in Lieu</i>		
59	Number	0	6
60	%	0.00%	0.07%
61	<i>Short Sale</i>		
62	Number	3	50
63	%	0.93%	0.59%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	550
70	%	0.00%	6.47%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	14	507
73	%	4.35%	5.96%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	300	6672
82	%	93.17%	78.48%
83	Homeownership Retention		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	7537
87	Twelve Months %	N/A	91.56%
88	Twenty-four Months Number	N/A	5690
89	Twenty-four Months %	N/A	88.82%
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 **12** fewer declined borrowers and **9** fewer withdrawn borrowers than the quarter-to-quarter sum.

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

Line # 3, 15, 50: One loan was previously incorrectly report as a Unemployment Mortgage Subsidy Program loan but has not correctly been reported as a Loan Rescue Program, decreasing the cumulative number of Unemployment Mortgage Subsidy Program approvals.

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	3	363
4	% of Total Number of Applications	N/A	31.37%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	633
7	% of Total Number of Applications	N/A	54.71%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	160
10	% of Total Number of Applications	N/A	13.83%
11	<i>In Process</i>		
12	Number of Borrowers In Process	1	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1157
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	1813	816
20	Median 1st Lien Housing Payment After Assistance	855	619
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	151543	92207
24	Median 1st Lien UPB After Program Entry	127465	71897
25	Median 2nd Lien UPB Before Program Entry	0	31015
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	25971
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	30000	29036
30	Assistance Characteristics		
31	Assistance Provided to Date	\$90,000	\$8,807,289
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	0	134
39	%	0.00%	36.91%
40	<i>Delinquent (30+)</i>		
41	Number	0	32
42	%	0.00%	8.82%
43	<i>Delinquent (60+)</i>		
44	Number	1	28
45	%	33.33%	7.71%
46	<i>Delinquent (90+)</i>		
47	Number	2	169
48	%	66.67%	46.56%

49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	362
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	1
63	%	0.00%	0.28%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	2	361
67	%	100.00%	99.72%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	N/A
73	%	N/A	N/A
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	N/A	N/A
82	%	N/A	N/A
83	Homeownership Retention		
84	Six Months Number	N/A	355
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	277
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	81
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Lines # 6, 9, 15: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 3 fewer declined borrowers and 0 fewer withdrawn borrowers than the quarter-to-quarter sum.

Line # 50: The quarter-to-quarter variance is 5, as outlined in the Data Dictionary.

Michigan
HHF Performance Data Reporting- Program Performance
Blight Elimination Program

		QTD	Cumulative
Program Evaluation			
<i>Funded</i>			
	Number of Structures Demolished/Removed	616	9849
	% of Total Number of Submissions	N/A	71.74%
<i>Denied/Cancelled</i>			
	Number of Structures Denied/Cancelled	0	0
	% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>			
	Number of Structures Withdrawn	50	828
	% of Total Number of Submissions	N/A	6.03%
<i>In Process</i>			
	Number of Structures In Process	3052	N/A
	% of Total Number of Submissions	N/A	N/A
<i>Total</i>			
	Total Number of Structures Submitted for Eligibility Review	N/A	13729
Program Characteristics			
<i>Assistance Characteristics</i>			
	Total Assistance Provided	\$10,012,339	\$152,761,656
	Median Assistance Spent on Acquisition	\$0	\$0
	Median Assistance Spent on Demolition	\$10,460	\$10,954
	Median Assistance Spent on Greening	\$2,016	\$2,700
	Total Assistance Reserved	N/A	\$49,070,000
Geographic Breakdown (by city/county)			
<i>Funded Number of Structures</i>			
	Adrian	0	8
	Detroit	238	6096
	Ecorse	35	68
	Flint	84	1909
	Grand Rapids	15	117
	Hamtramck	0	0
	Highland Park	83	83
	Inkster	11	11
	Ironwood	11	27
	Jackson	53	180
	Lansing	4	190
	Muskegon	38	103
	Pontiac	9	135
	Port Huron	8	33
	River Rouge	27	47
	Saginaw	0	842

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.

Line #26: The city of Detroit received multiple rounds of program funds allocated to it under the Blight Elimination Program. The reported "Funded Number of Structures" using Round #1 funding is **0** this quarter and **3683** cumulative, Round #2 funding is **235** this quarter and **2406** cumulative, Round #3 funding is **3** this quarter and **7** cumulative

Line #28: The city of Flint received multiple rounds of program funds allocated to it under the Blight Elimination Program. The reported "Funded Number of Structures" using Round #1 funding is **0** this quarter and **1776** cumulative, Round #2 funding is **0** this quarter and **44** cumulative, Round #3 funding is **84** this quarter and **89** cumulative

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 by the HFA across all programs.	
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).	
Borrower Income		
All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.	
Borrower Income as Percent of Area Median Income (AMI)		
All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.	
Geographic Breakdown (by County)		
All Categories	Number of aggregate borrowers assisted in each county listed.	
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
All Categories	All totals for the aggregate number of borrowers assisted.	
Ethnicity		
All Categories	All totals for the aggregate number of borrowers assisted.	
Sex		
All Categories	All totals for the aggregate number of borrowers assisted.	
Co-Borrower		
Race		
All Categories	All totals for the aggregate number of borrowers assisted.	
Ethnicity		
All Categories	All totals for the aggregate number of borrowers assisted.	
Sex		
All Categories	All totals for the aggregate number of borrowers assisted.	
Hardship		
All Categories	All totals for the aggregate number of borrowers assisted.	
Current Loan to Value Ratio (LTV)		
All Categories	Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.	
Current Combined Loan to Value Ratio (CLTV)		
All Categories	Market combined loan-to-value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.	
Delinquency Status (%)		
All Categories	Delinquency status at the time of assistance.	
Household Size		
All Categories	Household size at the time of assistance.	

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.	
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.	
<i>Denied</i>		
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.	
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.	
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.	
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.	
<i>In Process</i>		

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

Program Completion/ Transition

Loan Modification Program	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
Re-employed/ Regain Appropriate Employment Level	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
Reinstatement/Current/Payoff	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
Short Sale	
Number	Number of borrowers who transitioned out of the program into a short sale <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
Deed-in-Lieu	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
Other - Borrower Still Owns Home	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home. Only applicable to monthly mortgage payment assistance program.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Homeownership Retention

Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation	
<i>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/property address denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures/property address withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures/property address submitted that are pending review, or are in review but have not been decisioned. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decisioned divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and QTD in process).
Program Characteristics	
Total Assistance Provided	Total amount of aggregate assistance provided by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance provided by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance provided by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance provided by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of aggregate assistance committed to be spent by the HFA (Number of structures in process multiplied by the estimated amount of assistance provided per property). Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.
Geographic Breakdown (by City/County)	
Funded Number of Structures	Number of aggregate structures funded in each city or county listed.
HFA Performance Data Reporting - Program Notes	
Unemployment Mortgage Subsidy (UMS) Program	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment and/or need one-time mortgage, property tax, or condo fee reinstatement due to a qualified financial hardship.
Loan Rescue (LR) Program	Program provides assistance to reinstate a delinquent mortgage, property tax, or condo fees on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Modification Plan (MP) Program	Program provides principal reduction assistance in conjunction with a loan modification or reamortization (recast); assistance may be applied as curtailment when the homeowner is in a severe negative equity position.
Blight Elimination Program (BEP)	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.
Principal Curtailment (PC) Program	Program provides funds to match the lender's required contribution towards principal when the homeowner is in a severe negative equity position. Program closed December 2014.