



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 2017**

# Michigan

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	417	37063
3	Number of Unique Borrowers Denied Assistance	601	24362
4	Number of Unique Borrowers Withdrawn from Program	262	15457
5	Number of Unique Borrowers in Process	N/A	537
6	Total Number of Unique Borrower Applicants	N/A	77419
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	<b>\$11,240,465</b>	<b>\$532,888,965</b>
9	Total Spent on Administrative Support, Outreach, and Counseling	<b>\$964,014</b>	<b>\$48,278,276</b>
22	<b>Geographic Breakdown (by county)</b>		
23	Alcona	1	25
24	Alger	0	16
25	Allegan	6	304
26	Alpena	1	129
27	Antrim	1	64
28	Arenac	0	67
29	Baraga	0	19
30	Barry	4	197
31	Bay	7	575
32	Benzie	0	83
33	Berrien	10	413
34	Branch	0	96
35	Calhoun	7	533
36	Cass	2	126
37	Charlevoix	0	85
38	Cheboygan	0	127
39	Chippewa	1	103
40	Clare	3	154
41	Clinton	4	225
42	Crawford	0	70
43	Delta	1	136
44	Dickinson	1	60
45	Eaton	4	481
46	Emmet	2	120
47	Genessee	25	1701
48	Galdwin	2	113
49	Gogebic	0	66
50	Grand Traverse	5	299
51	Gratiot	4	155
52	Hillsdale	2	153
53	Houghton	0	55
54	Huron	0	114
55	Ingham	21	1040
56	Ionia	2	288
57	Iosco	0	66
58	Iron	0	7
59	Isabella	1	189
60	Jackson	10	651
61	Kalamazoo	10	639
62	Kalkaska	2	89
63	Kent	13	1777
64	Keweenaw	0	5

# Michigan

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	0	50
66	Lapeer	1	218
67	Leelanau	0	39
68	Lenawee	0	343
69	Livingston	2	403
70	Luce	0	5
71	Mackinac	1	125
72	Macomb	37	2470
73	Manistee	2	75
74	Marquette	0	139
75	Mason	1	84
76	Mecosta	0	106
77	Menominee	0	52
78	Midland	4	293
79	Missaukee	0	70
80	Monroe	4	369
81	Montcalm	5	302
82	Montmorency	0	28
83	Muskegon	4	658
84	Newaygo	2	218
85	Oakland	35	3295
86	Oceana	2	85
87	Ogemaw	0	81
88	Ontonagan	0	17
89	Osceloa	1	61
90	Oscoda	0	27
91	Otsego	1	111
92	Ottawa	2	500
93	Presque Isle	0	47
94	Roscommon	5	118
95	Saginaw	16	1089
96	Sanilac	2	159
97	Schoolcraft	0	41
98	Shiawassee	1	250
99	St. Clair	5	474
100	St. Joseph	5	148
101	Tuscola	4	278
102	Van Buren	5	224
103	Washtenaw	15	789
104	Wayne	102	11467
105	Wexford	1	140

# Michigan

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
106	<b>Home Mortgage Disclosure Act (HMDA)</b>		
107	<i>Borrower</i>		
108	<b>Race</b>		
109	American Indian or Alaskan Native	6	357
110	Asian	4	163
111	Black or African American	131	13559
112	Native Hawaiian or other Pacific Islander	0	43
113	White	251	21314
114	Information Not Provided by Borrower	25	1627
115	<b>Ethnicity</b>		
116	Hispanic or Latino	11	1203
117	Not Hispanic or Latino	353	35785
118	Information Not Provided by Borrower	53	75
119	<b>Sex</b>		
120	Male	161	15921
121	Female	256	21142
122	Information Not Provided by Borrower	0	0
123	<i>Co-Borrower</i>		
124	<b>Race</b>		
125	American Indian or Alaskan Native	0	159
126	Asian	4	101
127	Black or African American	43	3985
128	Native Hawaiian or other Pacific Islander	0	26
129	White	124	11119
130	Information Not Provided by Borrower	27	2452
131	<b>Ethnicity</b>		
132	Hispanic or Latino	6	622
133	Not Hispanic or Latino	156	16696
134	Information Not Provided by Borrower	36	524
135	<b>Sex</b>		
136	Male	90	6343
137	Female	105	10090
138	Information Not Provided by Borrower	3	1409

**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 **33** fewer declined borrowers and **37** 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 # 8:** An amount of \$32,645.87 was refunded in duplicate from a Blight Elimination Program (BEP) partner in a prior quarter. The return of those funds in June 2018 was not reflected in the prior quarter report, but has now been updated to reflect in this quarters

**Lines # 2, 4, 68, 113, 117, 120, 129, 133, 137:** Data associated with **1** loan was removed because of full return of funds. This loan is now reported as withdrawn.

**Line # 57, 69, :** The county was corrected on **1** cumulative approval.

**Line # 120, 124:** A co-borrower was updated on **2** applications that were approved prior to 2012, HMDA data is not available for those co-borrowers.

<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	417	26526
4	% of Total Number of Applications	N/A	42.63%
5	<i>Denied</i>		
6	Number of Borrowers Denied	601	21258
7	% of Total Number of Applications	N/A	34.16%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	262	13911
10	% of Total Number of Applications	N/A	22.35%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	537
13	% of Total Number of Applications	N/A	0.86%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	62232
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 Assistance Amount	5030	5249
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	<b>\$2,918,170</b>	<b>\$196,944,073</b>
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	4	904
25	%	0.95%	3.40%
26	<i>Delinquent (30+)</i>		
27	Number	17	1357
28	%	4.08%	5.12%
29	<i>Delinquent (60+)</i>		
30	Number	26	1586
31	%	6.24%	5.98%
32	<i>Delinquent (90+)</i>		
33	Number	370	22679
34	%	88.73%	85.50%
35	<b>Borrower Income (\$)</b>		
36	Above \$90,000	5.51%	4.14%
37	\$70,000- \$89,000	6.48%	6.39%
38	\$50,000- \$69,000	12.47%	13.01%
39	Below \$50,000	75.54%	76.46%
40	<b>Hardship</b>		
41	Unemployment	94	5,749
42	Underemployment	54	4,817
43	Divorce	8	849
44	Medical Condition	123	7,046
45	Death	12	1,000
46	Other	126	7,065

Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
47	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	392	26468
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	163
52	%	0.00%	0.62%
53	<i>Cancelled</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	16
58	%	0.00%	0.06%
59	<i>Short Sale</i>		
60	Number	0	56
61	%	0.00%	0.21%
62	<b>Program Completion/ Transition</b>		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	392	26233
71	%	100.00%	99.11%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0.00%	0.00%

**Lines # 6, 9:** 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 **30** fewer declined borrowers than the quarter-to-quarter sum and **35** fewer withdrawn borrowers due to a correction in program type.

**Lines # 3, 9, 30, 41, 70:** Data associated with **1** loan was removed because of full return of funds. This loan is now reported as

**Line # 48:** The quarter-to-quarter variance is **92**, as outlined in the Data Dictionary.

<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	0	9868
4	% of Total Number of Applications	N/A	78.60%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1372
7	% of Total Number of Applications	N/A	10.93%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	1314
10	% of Total Number of Applications	N/A	10.47%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	12554
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	789
20	Median 1st Lien Housing Payment After Assistance	0	413
21	Median Length of Time Borrower Receives Assistance	N/A	12
22	Median Assistance Amount	0	1784
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	<b>\$0</b>	<b>\$82,043,905</b>
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	0	3662
28	%	0.00%	37.10%
29	<i>Delinquent (30+)</i>		
30	Number	0	1164
31	%	0.00%	11.80%
32	<i>Delinquent (60+)</i>		
33	Number	0	967
34	%	0.00%	9.80%
35	<i>Delinquent (90+)</i>		
36	Number	0	4075
37	%	0.00%	41.30%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	0.00%	2.43%
40	\$70,000- \$89,000	0.00%	4.34%
41	\$50,000- \$69,000	0.00%	10.50%
42	Below \$50,000	0.00%	82.73%
43	<b>Hardship</b>		
44	Unemployment	0	7,954
45	Underemployment	0	1,518
46	Divorce	0	31
47	Medical Condition	0	161
48	Death	0	21
49	Other	0	183

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	9868
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	158
55	%	0.00%	1.60%
56	<i>Cancelled</i>		
57	Number	0	677
58	%	0.00%	6.86%
59	<i>Deed in Lieu</i>		
60	Number	0	9
61	%	0.00%	0.09%
62	<i>Short Sale</i>		
63	Number	0	56
64	%	0.00%	0.57%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	526
71	%	0.00%	5.33%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	797
74	%	0.00%	8.08%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	7645
77	%	0.00%	77.47%

**Lines # 6, 9:** Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was **1** fewer declined borrowers and **2** fewer withdrawn borrowers than the quarter-to-quarter sum.

**Line # 24:** There is a quarter-to-quarter variance of -\$1,282.86 due to the receipt of borrower repayments exceeding program disbursements in the 3rd Quarter of 2018.

**Line # 51:** The quarter-to-quarter variance is **1**, 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>
<b>1 Program Intake/Evaluation</b>			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	0	364
3	% of Total Number of Applications	N/A	31.68%
<i>Denied</i>			
4	Number of Borrowers Denied	0	626
5	% of Total Number of Applications	N/A	54.48%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	0	159
7	% of Total Number of Applications	N/A	13.84%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	0
9	% of Total Number of Applications	N/A	0.00%
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	1149
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>17 Program Characteristics</b>			
<b>18 General Characteristics</b>			
12	Median 1st Lien Housing Payment Before Assistance	0	818
13	Median 1st Lien Housing Payment After Assistance	0	621
14	Median 2nd Lien Housing Payment Before Assistance	0	260
15	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
16	Median 1st Lien UPB Before Program Entry	0	92268
17	Median 1st Lien UPB After Program Entry	0	71990
18	Median 2nd Lien UPB Before Program Entry	0	31015
19	Median 2nd Lien UPB After Program Entry	N/A	N/A
20	Median Principal Forgiveness	0	25971
21	Median Assistance Amount	0	29687
<b>29 Assistance Characteristics</b>			
22	Assistance Provided to Date	<b>\$0</b>	<b>\$8,837,289</b>
<b>31 Other Characteristics</b>			
<i>Current</i>			
23	Number	0	135
24	%	0.00%	37.09%
<i>Delinquent (30+)</i>			
25	Number	0	32
26	%	0.00%	8.79%
<i>Delinquent (60+)</i>			
27	Number	0	28
28	%	0.00%	7.69%
<i>Delinquent (90+)</i>			
29	Number	0	169
30	%	0.00%	46.43%
<b>44 Current Combined Loan to Value Ratio (CLTV)</b>			
31	<100%	0.00%	15.42%
32	100%-119%	0.00%	13.22%
33	120%-139%	0.00%	20.26%
34	140%-159%	0.00%	14.10%
35	>=160%	0.00%	37.00%

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

**Lines # 6, 9:** Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was **1** fewer declined borrowers and **0** fewer withdrawn borrowers than the quarter-to-quarter sum.

<b>Michigan</b>			
<b>HHF Performance Data Reporting- Program Performance</b>			
<b>Princial 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	N/A	20.55%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1106
7	% of Total Number of Applications	N/A	74.53%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	73
10	% of Total Number of Applications	N/A	4.92%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1484
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 Assistance Amount	0	10000
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	<b>\$0</b>	<b>\$2,782,491</b>
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	0	114
34	%	0.00%	37.38%
35	<i>Delinquent (30+)</i>		
36	Number	0	36
37	%	0.00%	11.80%
38	<i>Delinquent (60+)</i>		
39	Number	0	30
40	%	0.00%	9.84%
41	<i>Delinquent (90+)</i>		
42	Number	0	125
43	%	0.00%	40.98%
44	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	0.00%	0.99%
46	100%-119%	0.00%	13.11%
47	120%-139%	0.00%	19.67%
48	140%-159%	0.00%	17.05%
49	>=160%	0.00%	49.18%

<b>Michigan</b>			
<b>HHF Performance Data Reporting- Program Performance</b>			
<b>Princial Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	2.95%
52	\$70,000- \$89,000	0.00%	5.25%
53	\$50,000- \$69,000	0.00%	13.11%
54	Below \$50,000	0.00%	78.69%
55	<b>Hardship</b>		
56	Unemployment	0	66
57	Underemployment	0	88
58	Divorce	0	13
59	Medical Condition	0	48
60	Death	0	6
61	Other	0	84
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	6
67	%	0.00%	1.96%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	1
76	%	0.00%	0.33%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	0	71
80	%	0.00%	23.28%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	227
86	%	0.00%	74.43%
<p><b>Lines # 6, 9:</b> 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 <b>1</b> fewer declined borrowers and <b>0</b> fewer withdrawn borrowers than the quarter-to-quarter sum.</p>			

# Michigan

## HHF Performance Data Reporting- Program Performance Blight Elimination Program

		QTD	Cumulative
<b>1 Program Evaluation</b>			
<i>Funded</i>			
2	Number of Structures Demolished/Removed	477	15838
3	% of Total Number of Submissions	N/A	72.80%
<i>Denied/Cancelled</i>			
4	Number of Structures Denied/Cancelled	0	0
5	% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>			
6	Number of Structures Withdrawn	79	1223
7	% of Total Number of Submissions	N/A	5.62%
<i>In Process</i>			
8	Number of Structures In Process	N/A	4693
9	% of Total Number of Submissions	N/A	21.58%
<i>Total</i>			
10	Total Number of Structures Submitted for Eligibility Review	N/A	21754
<b>16 Program Characteristics</b>			
<i>Assistance Characteristics</i>			
11	Total Assistance Provided	<b>\$8,323,577</b>	<b>\$242,281,206</b>
12	Median Assistance Spent on Acquisition	\$0	\$0
13	Median Assistance Spent on Demolition	\$12,603	\$10,998
14	Median Assistance Spent on Greening	\$1,843	\$2,140
15	Total Assistance Reserved	N/A	\$69,630,000
<b>23 Geographic Breakdown (by city/county)</b>			
<i>Funded Number of Structures</i>			
16	Adrian	2	19
17	Albion	0	28
18	Battle Creek	2	95
19	Burton	0	13
20	Detroit	368	10036
21	Ecorse	0	151
22	Flint	40	2720
23	Flint Township	0	3
24	Galesburg	1	6
25	Grand Rapids	0	120
26	Hamtramck	2	23
27	Highland Park	3	239
28	Inkster	0	121
29	Ironwood	7	42
30	Ishpeming	0	15
31	Jackson	0	248
32	Kalamazoo	9	59
33	Lansing	0	319
34	Melvindale	0	2
35	Mt. Morris	33	35
36	Muskegon	0	7
37	Muskegon Heights	1	201

47	Pontiac	0	230
48	Port Huron	0	46
49	River Rouge	0	90
50	Saginaw	9	967
51	Twin Lake	0	1
52	Vicksburg	0	2

**Line # 3, 29:** There was a cumulative reduction of 5 Funded loans due to the full return of loan funds, these 5 loans are now reported as Withdrawn.

**Line # 18:** An amount of \$32,645.87 was refunded in duplicate from a Blight Elimination Program (BEP) partner in a prior quarter. The return of those funds in June 2018 was not reflected in the prior quarter report, but has now been updated to reflect in this quarter's cumulative amount resulting in a quarter to quarter difference.

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

**Line # 18:** There is a quarter-to-quarter variance of \$7,242.15 due to reclassifying transactions as overage/refunds or loan payoffs.

**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 initial greening costs for properties funded since April 1, 2015 to calculate the median.

# Michigan

## HFA Performance Data Reporting- Program Performance Step Forward Down Payment Assistance

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Submissions	N/A	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Submissions	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	0
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	0	0
20	Median Credit Score	0	0
21	Median DTI	0%	0%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$0	\$0
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.00%	0.00%
27	\$70,000- \$89,000	0.00%	0.00%
28	\$50,000- \$69,000	0.00%	0.00%
29	Below \$50,000	0.00%	0.00%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		

# Michigan

## HFA Performance Data Reporting- Program Performance Step Forward Down Payment Assistance

		QTD	Cumulative
	<b>Borrower</b>		
	<b>Race</b>		
31	American Indian or Alaskan Native	0	0
32	Asian	0	0
33	Black or African American	0	0
34	Native Hawaiian or other Pacific Islander	0	0
35	White	0	0
36	Information not provided by borrower	0	0
37			
38	<b>Ethnicity</b>		
39	Hispanic or Latino	0	0
40	Not Hispanic or Latino	0	0
41	Information not provided by borrower	0	0
42			
43	<b>Sex</b>		
44	Male	0	0
45	Female	0	0
46	Information not provided by borrower	0	0
47			
48	<b>Co-Borrower</b>		
49	<b>Race</b>		
50	American Indian or Alaskan Native	0	0
51	Asian	0	0
52	Black or African American	0	0
53	Native Hawaiian or other Pacific Islander	0	0
54	White	0	0
55	Information not provided by borrower	0	0
56			
57	<b>Ethnicity</b>		
58	Hispanic or Latino	0	0
59	Not Hispanic or Latino	0	0
60	Information not provided by borrower	0	0
61			
62	<b>Sex</b>		
63	Male	0	0
64	Female	0	0
65	Information not provided by borrower	0	0
66			
67	<b>Geographic Breakdown (by Targeted Area)</b>		
68	48015	0	0
69	48021	0	0
70	48030	0	0
71	48033	0	0
72	48048	0	0
73	48066	0	0
74	48075	0	0
75	48089	0	0
76	48091	0	0
77	48111	0	0
78	48122	0	0
79	48125	0	0
80	48135	0	0
81	48141	0	0
82	48146	0	0
	48160	0	0
	48174	0	0
	48180	0	0
	48184	0	0

# Michigan

## HFA Performance Data Reporting- Program Performance Step Forward Down Payment Assistance

		QTD	Cumulative
83	48192	0	0
84	48195	0	0
85	48198	0	0
86	48205	0	0
87	48214	0	0
88	48215	0	0
89	48219	0	0
90	48221	0	0
91	48223	0	0
92	48224	0	0
93	48225	0	0
94	48227	0	0
95	48228	0	0
96	48235	0	0
97	48239	0	0
98	48240	0	0
99	48340	0	0
100	48341	0	0
101	48342	0	0
102	48457	0	0
103	48458	0	0
104	48503	0	0
105	48504	0	0
106	48506	0	0
107	48507	0	0
108	48509	0	0
109	48519	0	0
110	48529	0	0
111	48532	0	0
112	48602	0	0
113	48604	0	0
114	48706	0	0
115	48708	0	0
116	48906	0	0
117	48910	0	0
118	48911	0	0
119	48912	0	0
120	48915	0	0
121	49202	0	0
122	49203	0	0
123	49254	0	0
124	49442	0	0

Lines # 1-124 No data available for the July-September 2018 Quarterly Report because program start date is October 2018.

## 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 total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number
Number of Unique Borrowers Denied Assistance	Total number of <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 decided on for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

#### Program Expenditures

Total Assistance Provided to Date	<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).

#### Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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#### Home Mortgage Disclosure Act (HMDA)

##### *Borrower*

<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.

##### *Co-Borrower*

<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.

### HFA Performance Data Reporting - Program Performance

**The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:**

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided 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
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 Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
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##### Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching)
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##### Other Characteristics

<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	

Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
<b>Borrower Income</b>	
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Hardship</b>	
Unemployment	Number of borrowers assisted with unemployment hardship.
Underemployment	Number of borrowers assisted with underemployment hardship.
Divorce	Number of borrowers assisted with divorce hardship.
Medical Condition	Number of borrowers assisted with medical condition hardship.
Death	Number of borrowers assisted with death hardship.
Other	Number of borrowers assisted with other hardship.
<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 this program.
<b>Alternative Outcomes</b>	
<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving
<i>Cancelled</i>	
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>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:</b>	
<b>Program Characteristics (For All Approved Applicants)</b>	
<b>General Characteristics</b>	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance programs. Please report in months (round up to closest integer). This only need be reported in the cumulative column.
<b>Alternative Outcomes</b>	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:</b>	
<b>Alternative Outcomes</b>	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	

Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:</b>	
<b>Program Characteristics (For All Approved Applicants)</b>	
<b>General Characteristics</b>	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduction provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
<b>Current Combined Loan to Value Ratio (CLTV)</b>	
<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
<b>Alternative Outcomes</b>	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>	
<i>Loan Modification Program</i>	
Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:</b>	
<b>Program Characteristics (For All Approved Applicants)</b>	
<b>General Characteristics</b>	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.

Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien
<b>Current Combined Loan to Value Ratio (CLTV)</b>	
<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application
<b>Alternative Outcomes</b>	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>	
<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>	
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:	
<b>Program Completion/ Transition</b>	
<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>	
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs	
<b>Program Intake/Evaluation</b>	
<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<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 in process). This should be reported in the Cumulative column only.
<b>Program Characteristics</b>	
Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.
<b>Geographic Breakdown (by City/County)</b>	

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs</b>	
<b>Program Intake/Evaluation</b>	
<i>Funded</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
<b>Program Characteristics</b>	
<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
<b>Borrower Income</b>	
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Home Mortgage Disclosure Act (HMDA)</b>	
<i>Borrower</i>	
<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.
<i>Co-Borrower</i>	
<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>Geographic Breakdown (by County)</b>	
All Categories	Number of aggregate borrowers assisted in each 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.