



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 Unique Borrower Count			
2	Number of Unique Borrowers Receiving Assistance	313	39,869
3	Number of Unique Borrowers Denied Assistance	516	26,099
4	Number of Unique Borrowers Withdrawn from Program	199	16,440
5	Number of Unique Borrowers in Process	N/A	649
6	Total Number of Unique Borrower Applicants	N/A	83,057
7 Program Expenditures (\$)			
8	Total Assistance Provided to Date	\$22,963,355	\$630,172,996
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,068,441	\$52,568,810
22 Geographic Breakdown (by county)			
23	Alcona	0	25
24	Alger	0	17
25	Allegan	3	317
26	Alpena	4	138
27	Antrim	1	67
28	Arenac	0	69
29	Baraga	0	19
30	Barry	0	207
31	Bay	6	676
32	Benzie	0	84
33	Berrien	6	428
34	Branch	0	98
35	Calhoun	5	560
36	Cass	3	141
37	Charlevoix	1	88
38	Cheboygan	2	133
39	Chippewa	1	106
40	Clare	0	166
41	Clinton	1	230
42	Crawford	0	72
43	Delta	1	139
44	Dickinson	1	62
45	Eaton	3	505
46	Emmet	0	126
47	Genesee	27	1861
48	Galdwin	2	116
49	Gogebic	1	70
50	Grand Traverse	1	308
51	Gratiot	2	163
52	Hillsdale	2	157
53	Houghton	0	56
54	Huron	0	115
55	Ingham	12	1258
56	Ionia	7	310
57	Iosco	0	71
58	Iron	0	7
59	Isabella	1	196
60	Jackson	10	776
61	Kalamazoo	6	663
62	Kalkaska	0	92
63	Kent	12	1822
64	Keweenaw	0	5

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	0	53
66	Lapeer	3	226
67	Leelanau	0	41
68	Lenawee	2	356
69	Livingston	1	417
70	Luce	0	5
71	Mackinac	1	126
72	Macomb	26	2807
73	Manistee	1	77
74	Marquette	1	143
75	Mason	1	92
76	Mecosta	1	112
77	Menominee	1	54
78	Midland	4	308
79	Missaukee	0	74
80	Monroe	3	389
81	Montcalm	2	309
82	Montmorency	1	30
83	Muskegon	5	719
84	Newaygo	2	228
85	Oakland	37	3501
86	Oceana	1	87
87	Ogemaw	2	88
88	Ontongan	0	18
89	Osceloa	0	63
90	Oscoda	0	28
91	Otsego	1	116
92	Ottawa	2	517
93	Presque Isle	2	53
94	Roscommon	1	119
95	Saginaw	4	1148
96	Sanilac	1	166
97	Schoolcraft	0	43
98	Shiawassee	1	259
99	St. Clair	6	502
100	St. Joseph	0	157
101	Tuscola	1	285
102	Van Buren	2	230
103	Washtenaw	5	858
104	Wayne	70	12402
105	Wexford	1	144

Michigan

HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)		
<i>Borrower</i>		
Race		
American Indian or Alaskan Native	2	369
Asian	4	177
Black or African American	97	14266
Native Hawaiian or other Pacific Islander	0	44
White	189	23208
Information Not Provided by Borrower	21	1805
Ethnicity		
Hispanic or Latino	15	1289
Not Hispanic or Latino	213	36861
Information Not Provided by Borrower	85	1719
Sex		
Male	126	17201
Female	187	22638
Information Not Provided by Borrower	0	30
<i>Co-Borrower</i>		
Race		
American Indian or Alaskan Native	0	162
Asian	0	104
Black or African American	27	4136
Native Hawaiian or other Pacific Islander	0	26
White	83	11756
Information Not Provided by Borrower	16	2546
Ethnicity		
Hispanic or Latino	6	654
Not Hispanic or Latino	94	17179
Information Not Provided by Borrower	26	897
Sex		
Male	47	6680
Female	79	10651
Information Not Provided by Borrower	0	1399

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 a 112 increase in declined borrowers and 56 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 # 117 & 118: The Ethnicity was corrected on 1 cumulative approval.

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	278	27,841
4	% of Total Number of Applications	N/A	42.20%
5	<i>Denied</i>		
6	Number of Borrowers Denied	515	23,000
7	% of Total Number of Applications	N/A	34.86%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	194	14,610
10	% of Total Number of Applications	N/A	22.15%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	521
13	% of Total Number of Applications	N/A	0.79%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	65,972
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	4313	5241
20	Assistance Characteristics		
21	Assistance Provided to Date	\$2,053,950	\$206,122,190
22	Other Characteristics		
23	<i>Current</i>		
24	Number	0	904
25	%	0.00%	3.25%
26	<i>Delinquent (30+)</i>		
27	Number	2	1398
28	%	0.72%	5.02%
29	<i>Delinquent (60+)</i>		
30	Number	11	1642
31	%	3.96%	5.90%
32	<i>Delinquent (90+)</i>		
33	Number	265	23897
34	%	95.32%	85.83%
35	Borrower Income (\$)		
36	Above \$90,000	7.55%	4.30%
37	\$70,000- \$89,000	6.47%	6.41%
38	\$50,000- \$69,000	12.23%	12.97%
39	Below \$50,000	73.74%	76.32%
40	Hardship		
41	Unemployment	69	6,019
42	Underemployment	32	4,972
43	Divorce	12	888
44	Medical Condition	63	7,309
45	Death	13	1,076
46	Other	89	7,577

Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	254	27817
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	448
52	%	0.00%	1.61%
53	<i>Cancelled</i>		
54	Number	0	1
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	59
61	%	0.00%	0.21%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	254	27293
71	%	100.00%	98.12%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0.00%	0.00%
<p>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 113 fewer declined borrowers than the quarter-to-quarter sum and 54 fewer withdrawn borrowers due to a correction in program type.</p>			
<p>Line # 48: The quarter-to-quarter variance is 90, as outlined in the Data Dictionary.</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	0	9,868
4	% of Total Number of Applications	N/A	78.75%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1,357
7	% of Total Number of Applications	N/A	10.83%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	1,305
10	% of Total Number of Applications	N/A	10.42%
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	12,530
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	789
20	Median 1st Lien Housing Payment After Assistance	0	413
21	Median Length of Time Borrower Receives Assistance	N/A	12
22	Median Assistance Amount	0	1784
23	Assistance Characteristics		
24	Assistance Provided to Date	\$0	\$82,029,428
25	Other Characteristics		
26	<i>Current</i>		
27	Number	0	3662
28	%	0.00%	37.11%
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%	41.29%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	2.42%
40	\$70,000- \$89,000	0.00%	4.34%
41	\$50,000- \$69,000	0.00%	10.50%
42	Below \$50,000	0.00%	82.74%
43	Hardship		
44	Unemployment	0	7,947
45	Underemployment	0	1,519
46	Divorce	0	31
47	Medical Condition	0	160
48	Death	0	21
49	Other	0	190

Michigan			
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	9868
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	386
55	%	0.00%	3.91%
56	<i>Cancelled</i>		
57	Number	0	592
58	%	0.00%	6.00%
59	<i>Deed in Lieu</i>		
60	Number	0	9
61	%	0.00%	0.09%
62	<i>Short Sale</i>		
63	Number	0	57
64	%	0.00%	0.58%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	519
71	%	0.00%	5.26%
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	7508
77	%	0.00%	76.08%

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

Line #24: There is a quarter to quarter variance of \$1,650.82 due to the receipt of borrower repayments credited in the 3rd Quarter of 2019

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	0	364
3	% of Total Number of Applications	N/A	31.85%
<i>Denied</i>			
4	Number of Borrowers Denied	0	621
5	% of Total Number of Applications	N/A	54.33%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	0	158
7	% of Total Number of Applications	N/A	13.82%
<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	1,143
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17 Program Characteristics			
18 General Characteristics			
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
29 Assistance Characteristics			
22	Assistance Provided to Date	\$0	\$8,837,289
31 Other Characteristics			
<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%
44 Current Combined Loan to Value Ratio (CLTV)			
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%

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	7.42%
52	\$70,000- \$89,000	0.00%	6.04%
53	\$50,000- \$69,000	0.00%	15.38%
54	Below \$50,000	0.00%	71.15%
55	Hardship		
56	Unemployment	0	43
57	Underemployment	0	39
58	Divorce	0	17
59	Medical Condition	0	73
60	Death	0	17
61	Other	0	175
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	364
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	2
67	%	0.00%	0.55%
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	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	360
80	%	0.00%	98.90%
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

Michigan			
HHF Performance Data Reporting- Program Performance			
Princial Curtailment Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	305
4	% of Total Number of Applications	N/A	20.68%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1,099
7	% of Total Number of Applications	N/A	74.51%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	71
10	% of Total Number of Applications	N/A	4.81%
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	1,475
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	876
20	Median 1st Lien Housing Payment After Assistance	0	617
21	Median 2nd Lien Housing Payment Before Assistance	0	180
22	Median 2nd Lien Housing Payment After Assistance	0	40
23	Median 1st Lien UPB Before Program Entry	0	104627
24	Median 1st Lien UPB After Program Entry	0	82648
25	Median 2nd Lien UPB Before Program Entry	0	21474
26	Median 2nd Lien UPB After Program Entry	0	3961
27	Median Principal Forgiveness	0	10000
28	Median Assistance Amount	0	10000
29	Assistance Characteristics		
30	Assistance Provided to Date	\$0	\$2,782,491
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	114
34	%	0.00%	37.38%
35	<i>Delinquent (30+)</i>		
36	Number	0	36
37	%	0.00%	11.80%
38	<i>Delinquent (60+)</i>		
39	Number	0	30
40	%	0.00%	9.84%
41	<i>Delinquent (90+)</i>		
42	Number	0	125
43	%	0.00%	40.98%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	0.98%
46	100%-119%	0.00%	13.11%
47	120%-139%	0.00%	19.67%
48	140%-159%	0.00%	17.05%
49	>=160%	0.00%	49.18%

Michigan

HHF Performance Data Reporting- Program Performance Princial Curtailment Program

		QTD	Cumulative
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	2.95%
52	\$70,000- \$89,000	0.00%	5.25%
53	\$50,000- \$69,000	0.00%	13.11%
54	Below \$50,000	0.00%	78.69%
55	Hardship		
56	Unemployment	0	66
57	Underemployment	0	88
58	Divorce	0	13
59	Medical Condition	0	48
60	Death	0	6
61	Other	0	84
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	11
67	%	0.00%	3.61%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	1
76	%	0.00%	0.33%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	70
80	%	0.00%	22.95%
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	223
86	%	0.00%	73.11%

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

Michigan

HHF Performance Data Reporting- Program Performance Blight Elimination Program

	QTD	Cumulative
Program Evaluation		
<i>Funded</i>		
Number of Structures Demolished/Removed	1045	19421
% of Total Number of Submissions	N/A	82.69%
<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	0	1600
% of Total Number of Submissions	N/A	6.81%
<i>In Process</i>		
Number of Structures In Process	N/A	2465
% of Total Number of Submissions	N/A	10.50%
<i>Total</i>		
Total Number of Structures Submitted for Eligibility Review	N/A	23486
Program Characteristics		
<i>Assistance Characteristics</i>		
Total Assistance Provided	\$20,416,927	\$308,239,170
Median Assistance Spent on Acquisition	\$0	\$0
Median Assistance Spent on Demolition	\$14,094	\$11,494
Median Assistance Spent on Greening	\$4,060	\$2,700
Total Assistance Reserved	N/A	\$50,650,000
Geographic Breakdown (by city/county)		
<i>Funded Number of Structures</i>		
Adrian	0	22
Albion	10	38
Battle Creek	15	163
Burton	0	13
Detroit	808	12679
Ecorse	0	165
Flint	138	3370
Flint Township	0	4
Galesburg	0	6
Grand Rapids	1	121
Hamtramck	0	23
Highland Park	0	239
Homer	1	1
Inkster	0	121
Ironwood	0	45
Ishpeming	6	21
Jackson	0	248
Kalamazoo	0	60
Lansing	0	384
Marshall	0	2
Melvindale	0	6
Mt. Morris	1	42
Muskegon	14	28
Muskegon Heights	45	264
Pontiac	0	230
Port Huron	0	46
River Rouge	0	102
Saginaw	6	975

53	Twin Lake	0	1
53	Vicksburg	0	2

Lines # 9: 40 cases reported as withdrawn previously are removed from system in order to input a new property for Blight review

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Michigan			
HFA Performance Data Reporting- Program Performance			
Step Forward Down Payment Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	35	1491
4	% of Total Number of Submissions	N/A	76.97%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	22
7	% of Total Number of Submissions	N/A	1.14%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	5	296
10	% of Total Number of Submissions	N/A	15.28%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	128
13	% of Total Number of Submissions	N/A	6.61%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	1,937
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	95000	99900
20	Median Credit Score	686	693
21	Median DTI	33%	36%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$492,477	\$22,162,428
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.40%
27	\$70,000- \$89,000	2.86%	4.02%
28	\$50,000- \$69,000	28.57%	24.21%
29	Below \$50,000	68.57%	71.36%
30	Home Mortgage Disclosure Act (HMDA)		

Michigan				
HFA Performance Data Reporting- Program Performance				
Step Forward Down Payment Assistance				
			QTD	Cumulative
31	Borrower			
32	Race			
33	American Indian or Alaskan Native		0	0
34	Asian		1	4
35	Black or African American		13	319
36	Native Hawaiian or other Pacific Islander		0	1
37	White		18	1066
38	Information not provided by borrower		3	101
39	Ethnicity			
40	Hispanic or Latino		2	32
41	Not Hispanic or Latino		1	12
42	Information not provided by borrower		32	1447
43	Sex			
44	Male		17	758
45	Female		18	703
46	Information not provided by borrower		0	30
47	Co-Borrower			
48	Race			
49	American Indian or Alaskan Native		0	0
50	Asian		0	1
51	Black or African American		0	41
52	Native Hawaiian or other Pacific Islander		0	0
53	White		5	217
54	Information not provided by borrower		1	29
55	Ethnicity			
56	Hispanic or Latino		0	9
57	Not Hispanic or Latino		0	4
58	Information not provided by borrower		6	275
59	Sex			
60	Male		3	87
61	Female		3	192
62	Information not provided by borrower		0	9
63	Geographic Breakdown (by Targeted Area)			
64	48015		1	15
65	48021		1	53
66	48030		2	43
67	48033		0	16
68	48048		0	9
69	48066		2	94
70	48075		0	15
71	48089		1	35
72	48091		0	26
73	48111		1	29
74	48122		0	5
75	48125		0	27
76	48135		0	51
77	48141		0	7
78	48146		0	76
79	48160		0	5
80	48174		1	18
81	48180		2	114
82	48184		1	31
83	48192		1	37
84	48195		1	40

Michigan			
HFA Performance Data Reporting- Program Performance			
Step Forward Down Payment Assistance			
		QTD	Cumulative
85	48198	1	39
86	48205	0	1
87	48214	0	0
88	48215	0	1
89	48219	1	18
90	48221	0	28
91	48223	2	15
92	48224	1	16
93	48225	0	21
94	48227	0	2
95	48228	0	1
96	48235	1	19
97	48239	3	60
98	48240	0	38
99	48340	0	12
100	48341	0	6
101	48342	0	3
102	48457	0	3
103	48458	1	8
104	48503	1	9
105	48504	0	3
106	48506	2	16
107	48507	2	19
108	48509	0	2
109	48519	0	3
110	48529	0	4
111	48532	0	5
112	48602	0	14
113	48604	0	9
114	48706	0	29
115	48708	0	37
116	48906	2	18
117	48910	0	78
118	48911	1	53
119	48912	0	15
120	48915	0	16
121	49202	0	33
122	49203	1	54
123	49254	0	2
124	49442	2	35

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

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

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Geographic Breakdown (by County)

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

<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

HFA Performance Data Reporting - Program Performance

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

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned 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 decisioned 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.
Borrower Income	
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Hardship	
Unemployment	Number of borrowers assisted with unemployment hardship.
Underemployment	Number of borrowers assisted with underemployment hardship.
Divorce	Number of borrowers assisted with divorce hardship.
Medical Condition	Number of borrowers assisted with medical condition hardship.
Death	Number of borrowers assisted with death hardship.
Other	Number of borrowers assisted with other hardship.
Program Outcomes	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:	
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance programs. Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance	
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:	
Alternative Outcomes	
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.

%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Short Sale	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

Loan Modification Program	
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.
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 borrowers in this category 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.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Other	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Characteristics (For All Approved Applicants)

General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinace), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduction provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of 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.

Alternative Outcomes

Deed-in-Lieu	
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.
Short Sale	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

Loan Modification Program	
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.
Reinstatement/Current/Payoff	
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.
Other	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinace), 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

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using
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

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Completion/ Transition

<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<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.

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.

Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.
Geographic Breakdown (by City/County)	
Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
HFA Performance Data Reporting - Program Performance	
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs	
Program Intake/Evaluation	
<i>Funded</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be 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).
Program Characteristics	
<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
Borrower Income	
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Home Mortgage Disclosure Act (HMDA)	
Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
Co-Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
Geographic Breakdown (by County)	
All Categories	Number of aggregate borrowers assisted in each county listed.
HFA Performance Data Reporting - Program Notes	
Unemployment Mortgage Subsidy (UMS) Program	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment and/or need one-time mortgage, property tax, or condo fee reinstatement due to a qualified financial hardship.
Loan Rescue (LR) Program	Program provides assistance to reinstate a delinquent mortgage, property tax, or condo fees on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Modification Plan (MP) Program	Program provides principal reduction assistance in conjunction with a loan modification or reamortization (recast); assistance may be applied as curtailment when the homeowner is in a severe negative equity position.
Blight Elimination Program (BEP)	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.
Principal Curtailment (PC) Program	Program provides funds to match the lender's required contribution towards principal when the homeowner is in a severe negative equity position. Program closed December 2014.