



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	544	35138
3	Number of Unique Borrowers Denied Assistance	684	22273
4	Number of Unique Borrowers Withdrawn from Program	328	14429
5	Number of Unique Borrowers in Process	N/A	322
6	Total Number of Unique Borrower Applicants	N/A	72172
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$16,242,742	\$472,747,964
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,617,680	\$42,747,903
22	Geographic Breakdown (by county)		
23	Alcona	0	24
24	Alger	1	15
25	Allegan	6	285
26	Alpena	0	118
27	Antrim	0	60
28	Arenac	3	67
29	Baraga	0	18
30	Barry	3	182
31	Bay	9	544
32	Benzie	1	80
33	Berrien	3	382
34	Branch	1	92
35	Calhoun	7	495
36	Cass	1	118
37	Charlevoix	0	81
38	Cheboygan	2	123
39	Chippewa	1	96
40	Clare	6	137
41	Clinton	4	211
42	Crawford	0	65
43	Delta	2	125
44	Dickinson	2	55
45	Eaton	5	462
46	Emmet	1	112
47	Genessee	28	1590
48	Galdwin	2	103
49	Gogebic	4	64
50	Grand Traverse	7	279
51	Gratiot	1	144
52	Hillsdale	1	145
53	Houghton	0	55
54	Huron	1	109
55	Ingham	13	978
56	Ionia	1	266
57	Iosco	2	64
58	Iron	0	7
59	Isabella	0	186
60	Jackson	8	609
61	Kalamazoo	5	598
62	Kalkaska	0	84
63	Kent	19	1718
64	Keweenaw	0	5

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	1	48
66	Lapeer	3	210
67	Leelanau	0	37
68	Lenawee	3	332
69	Livingston	3	379
70	Luce	0	5
71	Mackinac	0	122
72	Macomb	51	2311
73	Manistee	1	72
74	Marquette	3	131
75	Mason	0	74
76	Mecosta	0	98
77	Menominee	1	49
78	Midland	4	280
79	Missaukee	1	69
80	Monroe	5	345
81	Montcalm	6	283
82	Montmorency	1	26
83	Muskegon	6	623
84	Newaygo	6	205
85	Oakland	64	3123
86	Oceana	1	80
87	Ogemaw	2	79
88	Ontongan	0	16
89	Osceloa	2	54
90	Oscoda	0	25
91	Otsego	0	103
92	Ottawa	7	485
93	Presque Isle	0	43
94	Roscommon	0	108
95	Saginaw	16	1017
96	Sanilac	1	149
97	Schoolcraft	1	38
98	Shiawassee	4	239
99	St. Clair	7	450
100	St. Joseph	2	136
101	Tuscola	2	269
102	Van Buren	7	212
103	Washtenaw	14	736
104	Wayne	164	10996
105	Wexford	5	130

Home Mortgage Disclosure Act (HMDA)

	<i>Borrower</i>		
107	<i>Race</i>		
108	<i>Race</i>		
109	American Indian or Alaskan Native	4	338
110	Asian	4	152
111	Black or African American	198	12935
112	Native Hawaiian or other Pacific Islander	2	41
113	White	308	20145
114	Information Not Provided by Borrower	28	1527
115	<i>Ethnicity</i>		
116	Hispanic or Latino	14	1140

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
117	Not Hispanic or Latino	530	33998
118	Information Not Provided by Borrower	0	0
119	Sex		
120	Male	209	15121
121	Female	335	20017
122	Information Not Provided by Borrower	0	0
123	Co-Borrower		
124	Race		
125	American Indian or Alaskan Native	1	151
126	Asian	0	95
127	Black or African American	59	3798
128	Native Hawaiian or other Pacific Islander	0	23
129	White	174	10514
130	Information Not Provided by Borrower	36	2208
131	Ethnicity		
132	Hispanic or Latino	7	579
133	Not Hispanic or Latino	250	14887
134	Information Not Provided by Borrower	13	1323
135	Sex		
136	Male	106	5927
137	Female	151	9539
138	Information Not Provided by Borrower	13	1323

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

Lines # 8, 9: Blight Elimination Program (BEP) activity is included in both Total Assistance Provided to Date and Total Spent on Administrative Support, Outreach, and Counseling. See the BEP tab for detailed statistics.

Lines # 2, 85, 111, 117, 121: Data associated with **1** loan was not previously included as a 2nd Quarter 2017 approval because of an immediate payoff of that loan, this loan is now included in the cumulative data.

Line # 130, 134, 138: A co-borrower was identified on **226** applications that were approved prior to 2012, HMDA data is not available for those co-borrowers. HMDA data on **1** co-borrower was removed because it was later determined they were not an occupying co-borrower.

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	544	24601
4	% of Total Number of Applications	N/A	43.20%
5	<i>Denied</i>		
6	Number of Borrowers Denied	684	19153
7	% of Total Number of Applications	N/A	33.63%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	328	12864
10	% of Total Number of Applications	N/A	22.59%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	332
13	% of Total Number of Applications	N/A	0.58%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	56950
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	3516	5749
20	Assistance Characteristics		
21	Assistance Provided to Date	\$3,572,545	\$183,852,756
22	Other Characteristics		
23	<i>Current</i>		
24	Number	11	886
25	%	2.03%	3.59%
26	<i>Delinquent (30+)</i>		
27	Number	35	1286
28	%	6.43%	5.23%
29	<i>Delinquent (60+)</i>		
30	Number	35	1480
31	%	6.43%	6.02%
32	<i>Delinquent (90+)</i>		
33	Number	463	20949
34	%	85.11%	85.16%
35	Borrower Income (\$)		
36	Above \$90,000	5.69%	4.18%
37	\$70,000- \$89,000	8.85%	6.44%
38	\$50,000- \$69,000	11.21%	13.04%
39	Below \$50,000	74.25%	76.34%
40	Hardship		
41	Unemployment	120	5,312
42	Underemployment	68	4,586
43	Divorce	14	795
44	Medical Condition	177	6,470
45	Death	22	910
46	Other	143	6,528
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	473	24497

Michigan			
HFA Performance Data Reporting- Program Performance Loan Rescue Program			
		QTD	Cumulative
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number	0	33
52	%	0.00%	0.13%
53	<i>Cancelled</i>		
54	Number	0	3
55	%	0.00%	0.01%
56	<i>Deed in Lieu</i>		
57	Number	0	15
58	%	0.00%	0.06%
59	<i>Short Sale</i>		
60	Number	0	53
61	%	0.00%	0.22%
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	473	24393
71	%	100.00%	99.58%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0.00%	0.00%

Lines # 6, 9, 15: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was **55** fewer declined borrowers and **77** fewer withdrawn borrowers than the quarter-to-quarter sum.

Lines # 3: Data associated with **1** loan was not previously included as a 2nd Quarter 2017 approval because of an immediate payoff of that loan, this loan is now included in the cumulative data.

Line # 50: The quarter-to-quarter variance is **260**, as outlined in the Data Dictionary.

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	9868
4	% of Total Number of Applications	N/A	78.42%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1384
7	% of Total Number of Applications	N/A	11.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	1331
10	% of Total Number of Applications	N/A	10.58%
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	12583
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	412
21	Median Length of Time Borrower Receives Assistance	N/A	13
22	Median Assistance Amount	749	6745
23	Assistance Characteristics		
24	Assistance Provided to Date	\$426,344	\$81,969,822
25	Other Characteristics		
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	Borrower Income (\$)		
39	Above \$90,000	0.00%	2.43%
40	\$70,000- \$89,000	0.00%	4.33%
41	\$50,000- \$69,000	0.00%	10.51%
42	Below \$50,000	0.00%	82.73%
43	Hardship		
44	Unemployment	0	7,953
45	Underemployment	0	1,518
46	Divorce	0	31
47	Medical Condition	0	162
48	Death	0	21
49	Other	0	183

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)	283	9713
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	16
55	%	0.00%	0.16%
56	<i>Cancelled</i>		
57	Number	4	750
58	%	1.41%	7.72%
59	<i>Deed in Lieu</i>		
60	Number	1	9
61	%	0.35%	0.09%
62	<i>Short Sale</i>		
63	Number	0	55
64	%	0.00%	0.57%
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	550
71	%	0.00%	5.66%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	2	795
74	%	0.71%	8.18%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	276	7538
77	%	97.53%	77.61%

Lines # 6, 9, 15: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was **4** fewer declined borrowers and **4** fewer withdrawn borrowers than the quarter-to-quarter sum.

Line # 50: The quarter-to-quarter variance is **36**, as outlined in the Data Dictionary.

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	364
4	% of Total Number of Applications	N/A	31.60%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	629
7	% of Total Number of Applications	N/A	54.60%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	159
10	% of Total Number of Applications	N/A	13.80%
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	1152
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	818
20	Median 1st Lien Housing Payment After Assistance	0	621
21	Median 2nd Lien Housing Payment Before Assistance	0	260
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	92268
24	Median 1st Lien UPB After Program Entry	0	71990
25	Median 2nd Lien UPB Before Program Entry	0	31015
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	25971
28	Median Assistance Amount	0	28873
29	Assistance Characteristics		
30	Assistance Provided to Date	\$0	\$8,837,289
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	135
34	%	0.00%	37.09%
35	<i>Delinquent (30+)</i>		
36	Number	0	32
37	%	0.00%	8.79%
38	<i>Delinquent (60+)</i>		
39	Number	0	28
40	%	0.00%	7.69%
41	<i>Delinquent (90+)</i>		
42	Number	0	169
43	%	0.00%	46.43%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	14.09%
46	100%-119%	0.00%	13.22%
47	120%-139%	0.00%	20.26%
48	140%-159%	0.00%	14.10%
49	>=160%	0.00%	38.33%

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
50	Borrower Income (\$)		
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	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	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	Program Completion/ Transition		
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, 15: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 0 fewer declined borrowers and 0 fewer withdrawn borrowers than the quarter-to-quarter sum.

Line # 50: The quarter-to-quarter variance is 0, as outlined in the Data Dictionary.

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	20.51%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1107
7	% of Total Number of Applications	N/A	74.45%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	75
10	% of Total Number of Applications	N/A	5.04%
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	1487
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%	0.99%
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%

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	1
67	%	0.00%	0.33%
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	71
80	%	0.00%	23.27%
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	232
86	%	0.00%	76.07%
<p>Lines # 6, 9, 15: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 0 fewer declined borrowers and 0 fewer withdrawn borrowers than the quarter-to-quarter sum.</p> <p>Line # 50: The quarter-to-quarter variance is 0, as outlined in the Data Dictionary.</p>			

Michigan

HHF Performance Data Reporting- Program Performance Blight Elimination Program

		QTD	Cumulative
1 Program Evaluation			
<i>Funded</i>			
2	Number of Structures Demolished/Removed	776	13033
3	% of Total Number of Submissions	N/A	64.10%
<i>Denied/Cancelled</i>			
5	Number of Structures Denied/Cancelled	0	0
6	% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>			
8	Number of Structures Withdrawn	35	1069
9	% of Total Number of Submissions	N/A	5.26%
<i>In Process</i>			
11	Number of Structures In Process	N/A	6230
12	% of Total Number of Submissions	N/A	30.64%
<i>Total</i>			
14	Total Number of Structures Submitted for Eligibility Review	N/A	20332
16 Program Characteristics			
<i>Assistance Characteristics</i>			
17	Total Assistance Provided	\$12,243,852	\$195,305,606
18	Median Assistance Spent on Acquisition	\$0	\$0
19	Median Assistance Spent on Demolition	\$10,944	\$10,786
20	Median Assistance Spent on Greening	\$2,300	\$2,700
21	Total Assistance Reserved	N/A	\$96,775,000
22			
23 Geographic Breakdown (by city/county)			
<i>Funded Number of Structures</i>			
24	Adrian	3	13
25	Detroit	542	8289
26	Ecorse	47	131
27	Flint	105	2304
28	Galesburg	2	2
29	Grand Rapids	3	120
30	Hamtramck	2	11
31	Highland Park	8	198
32	Inkster	8	89
33	Ironwood	0	27
34	Ishpeming	1	4
35	Jackson	6	246
36	Kalamazoo	21	29
37	Lansing	2	252
38	Muskegon	0	164
39	Pontiac	0	185
40	Port Huron	1	45
41	River Rouge	14	71
42	Saginaw	11	853
43			

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

Line #21: The cumulative "Median Assistance Spent on Greening" for properties funded prior to March 31, 2015 uses an estimate of greening costs that was provided by each demolition contractor and the actual greening costs for properties funded since April 1, 2015 to calculate the median.

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)

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.

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 assistance under this program.
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
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 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.

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 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

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)	
<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.
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.