



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon 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: June 2012**

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	1856	9154
	Number of Unique Borrowers Denied Assistance	663	5681
	Number of Unique Borrowers Withdrawn from Program	509	1654
	Number of Unique Borrowers in Process	1270	N/A
	Total Number of Unique Borrower Applicants	4298	17759
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	12661164.36	48441008.87
	Total Spent on Administrative Support, Outreach, and Counseling	1235123.31	9843514.55
<b>Borrower Income (\$)</b>			
	Above \$90,000	4.72%	3.64%
	\$70,000- \$89,000	8.57%	6.75%
	\$50,000- \$69,000	15.63%	14.24%
	Below \$50,000	71.08%	75.37%
<b>Borrower Income AMI</b>			
	Above 120%	10.15%	8.32%
	110%- 119%	2.82%	2.60%
	100%- 109%	4.56%	3.69%
	90%- 99%	4.77%	4.54%
	80%- 89%	6.35%	5.57%
	Below 80%	71.35%	75.28%
<b>Geographic Breakdown (by county)</b>			
	Alcona	2	9
	Alger	2	5
	Allegan	27	116
	Alpena	6	50
	Antrim	4	22
	Arenac	3	20
	Baraga	0	2
	Barry	20	78
	Bay	29	162
	Benzie	2	38
	Berrien	37	140
	Branch	7	36
	Calhoun	27	116
	Cass	17	57
	Charlevoix	2	35
	Cheboygan	8	52
	Chippewa	4	12
	Clare	11	37
	Clinton	15	83
	Crawford	3	21
	Delta	6	50
	Dickinson	4	16
	Eaton	30	166
	Emmet	7	46
	Genessee	79	418
	Galdwin	10	38
	Gogebic	1	7
	Grand Traverse	20	119
	Gratiot	14	69
	Hillsdale	12	62
	Houghton	1	18
	Huron	3	39
	Ingham	58	297
	Ionia	18	105
	Iosco	1	27
	Iron	1	1
	Isabella	13	92
	Jackson	48	213
	Kalamazoo	44	202
	Kalkaska	6	26
	Kent	122	632
	Keweenaw	0	2

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<b>Michigan</b>		
<b>HFA Performance Data Reporting- Borrower Characteristics</b>		
	<b>QTD</b>	<b>Cumulative</b>
Lake	2	17
Lapeer	17	88
Leelanau	4	13
Lenawee	22	141
Livingston	34	141
Luce	0	1
Mackinac	2	19
Macomb	142	654
Manistee	4	26
Marquette	8	32
Mason	3	16
Mecosta	7	39
Menominee	0	7
Midland	18	93
Missaukee	2	15
Monroe	14	86
Montcalm	21	102
Montmorency	1	8
Muskegon	33	194
Newaygo	16	84
Oakland	168	763
Oceana	2	21
Ogemaw	4	35
Ontonagon	2	7
Osceola	2	17
Oscoda	2	10
Otsego	6	34
Ottawa	49	182
Presque Isle	1	12
Roscommon	5	29
Saginaw	53	264
Sanilac	7	60
Schoolcraft	1	12
Shiawassee	21	86
St. Clair	27	140
St. Joseph	10	57
Tuscola	11	98
Van Buren	18	72
Washtenaw	34	177
Wayne	350	1524
Wexford	9	42

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<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native	10	96	
Asian	9	44	
Black or African American	438	1960	
Native Hawaiian or other Pacific Islander	0	13	
White	1308	6552	
Information Not Provided by Borrower	91	489	
<b>Ethnicity</b>			
Hispanic or Latino	77	317	
Not Hispanic or Latino	1779	8837	
Information Not Provided by Borrower	0	0	
<b>Sex</b>			
Male	875	4602	
Female	981	4552	
Information Not Provided by Borrower	0	0	
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native	7	42	
Asian	9	25	
Black or African American	167	509	
Native Hawaiian or other Pacific Islander	0	7	
White	848	3165	
Information Not Provided by Borrower	93	329	
<b>Ethnicity</b>			
Hispanic or Latino	47	152	
Not Hispanic or Latino	1064	3861	
Information Not Provided by Borrower	13	64	
<b>Sex</b>			
Male	413	1356	
Female	698	2657	
Information Not Provided by Borrower	13	64	
<b>Hardship</b>			
Unemployment	908	5019	
Underemployment	328	1364	
Divorce	45	204	
Medical Condition	208	975	
Death	21	119	
Other	346	1473	
<b>Current Loan to Value Ratio (LTV)</b>			
<100%	15.79%	4.52%	
100%-109%	0.00%	3.40%	
110%-120%	0.00%	7.55%	
>120%	84.21%	84.53%	
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%	15.79%	3.78%	
100%-119%	0.00%	9.81%	
120%-139%	31.58%	19.62%	
140%-159%	5.26%	17.36%	
>=160%	47.37%	49.43%	
<b>Delinquency Status (%)</b>			
Current	24.78%	24.58%	
30+	9.97%	11.87%	
60+	13.90%	13.35%	
90+	51.35%	50.20%	
<b>Household Size</b>			
1	304	1694	
2	464	2362	
3	372	1800	
4	379	1834	
5+	337	1464	

\*The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format. All other Borrower Characteristic fields should be reported as %. \*\*Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. \*\*\*The cumulative approval count was reduced by 2 UMS cases that were approved in a prior quarter, but withdrawn and funding returned in this quarter.

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<b>Michigan</b>		
<b>HFA Performance Data Reporting- Program Performance Loan Rescue Program</b>		
	<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	1074	4697
% of Total Number of Applications	41.61%	44.14%
<i>Denied</i>		
Number of Borrowers Denied	463	4152
% of Total Number of Applications	17.94%	39.02%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	416	1164
% of Total Number of Applications	16.12%	10.94%
<i>In Process</i>		
Number of Borrowers In Process	628	N/A
% of Total Number of Applications	24.33%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	2581	10641
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	816.26	817.15
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	200	242
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	91988.03	92995.63
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	22584.87	25809.8
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness <sup>1</sup>	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	5812.72	5000
<b>Assistance Characteristics</b>		
Assistance Provided to Date	7860646.24	<b>28192724.35</b>
Total Lender/Servicer Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
<b>Other Characteristics</b>		
Median Length of Time from Initial Request to Assistance Granted	83	74
<i>Current</i>		
Number	86	261
%	8.01%	5.56%
<i>Delinquent (30+)</i>		
Number	91	543
%	8.47%	11.56%
<i>Delinquent (60+)</i>		
Number	164	721
%	15.27%	15.35%
<i>Delinquent (90+)</i>		
Number	733	3172
%	68.25%	67.53%

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<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Loan Rescue Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HFA Program (Program Completion/Transition or Alternative Outcomes)	1074	4697
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	1	19
	%	0.09%	0.41%
<i>Cancelled</i>			
	Number	0	2
	%	0.00%	0.04%
<i>Deed in Lieu</i>			
	Number	0	3
	%	0.00%	0.06%
<i>Short Sale</i>			
	Number	0	3
	%	0.00%	0.06%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	1	1
	%	0.09%	0.02%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	2	2
	%	0.19%	0.04%
<i>Reinstatement/Current/Payoff</i>			
	Number	1066	4663
	%	99.26%	99.28%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	4	4
	%	0.37%	0.09%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	2699
	Six Months %	N/A	99.08%
	Twelve Months Number	N/A	1289
	Twelve Months %	N/A	98.17%
	Twenty-four Months Number	N/A	209
	Twenty-four Months %	N/A	91.27%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

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<b>Michigan</b>		
<b>HFA Performance Data Reporting- Program Performance Principal Curtailment Program</b>		
	<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	19	265
% of Total Number of Applications	10.39%	19.85%
<i>Denied</i>		
Number of Borrowers Denied	93	980
% of Total Number of Applications	50.82%	73.41%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	16	35
% of Total Number of Applications	8.74%	2.62%
<i>In Process</i>		
Number of Borrowers In Process	55	N/A
% of Total Number of Applications	30.05%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	183	1335
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	669.86	875.5
Median 1st Lien Housing Payment After Assistance	454.39	608.32
Median 2nd Lien Housing Payment Before Assistance	75	194.5
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	95567.21	103903.66
Median 1st Lien UPB After Program Entry	60582.39	80691.34
Median 2nd Lien UPB Before Program Entry	3888.83	17276.01
Median 2nd Lien UPB After Program Entry	3888.83	17276.01
Median Principal Forgiveness <sup>1</sup>	10000	10000
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	10000	10000
<b>Assistance Characteristics</b>		
Assistance Provided to Date	171640.94	<b>2410971.07</b>
Total Lender/Servicer Assistance Amount	171640.92	<b>2411043.22</b>
Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
Median Lender/Servicer Assistance per Borrower	10000	10000
<b>Other Characteristics</b>		
Median Length of Time from Initial Request to Assistance Granted	126	111
<i>Current</i>		
Number	8	92
%	42.11%	34.72%
<i>Delinquent (30+)</i>		
Number	3	34
%	15.79%	12.83%
<i>Delinquent (60+)</i>		
Number	4	25
%	21.05%	9.43%
<i>Delinquent (90+)</i>		
Number	4	114
%	21.05%	43.02%

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<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Principal Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	19	265
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	0	1
	%	0.00%	0.38%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
	Number	19	19
	%	100.00%	7.17%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Reinstatement/Current/Payoff</i>			
	Number	0	10
	%	0.00%	3.77%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	0	235
	%	0.00%	88.68%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	198
	Six Months %	N/A	99.50%
	Twelve Months Number	N/A	90
	Twelve Months %	N/A	98.90%
	Twenty-four Months Number	N/A	35
	Twenty-four Months %	N/A	97.22%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

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<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		755	4181
% of Total Number of Applications		55.27%	74.51%
<i>Denied</i>			
Number of Borrowers Denied		56	499
% of Total Number of Applications		4.10%	8.89%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		71	449
% of Total Number of Applications		5.20%	7.98%
<i>In Process</i>			
Number of Borrowers In Process		484	N/A
% of Total Number of Applications		35.43%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1366	5613
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		838.69	831.39
Median 1st Lien Housing Payment After Assistance		434.16	424.44
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		99350.9	94185
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	6
Median Assistance Amount		572.27	3618.84
<b>Assistance Characteristics</b>			
Assistance Provided to Date		4541722.0	<b>17727975.22</b>
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		83	75
<i>Current</i>			
Number		366	1897
%		48.48%	45.36%
<i>Delinquent (30+)</i>			
Number		91	510
%		12.05%	12.20%
<i>Delinquent (60+)</i>			
Number		88	473
%		11.66%	11.31%
<i>Delinquent (90+)</i>			
Number		210	1301
%		27.81%	31.13%
<b>Program Outcomes</b>			

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<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	458	1725
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	10
	%	0.00%	0.57%
	<i>Cancelled</i>		
	Number	67	291
	%	14.63%	16.87%
	<i>Deed in Lieu</i>		
	Number	0	1
	%	0.00%	0.06%
	<i>Short Sale</i>		
	Number	0	2
	%	0.00%	0.12%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	94	509
	%	20.52%	29.51%
	<i>Reinstatement/Current/Payoff</i>		
	Number	1	1
	%	0.22%	0.06%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	296	911
	%	64.63%	52.81%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	2791
	Six Months %	N/A	99.47%
	Twelve Months Number	N/A	1478
	Twelve Months %	N/A	99.13%
	Twenty-four Months Number	N/A	276
	Twenty-four Months %	N/A	97.18%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

\*\*\* The cumulative approval count was reduced by 2 UMS cases that were approved in a prior quarter, but withdrawn and funding returned in this quarter.

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# Michigan

## HHF Performance Data Reporting- Program Performance Modification Plan Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		8	11
% of Total Number of Applications		4.79%	6.47%
<i>Denied</i>			
Number of Borrowers Denied		50	50
% of Total Number of Applications		29.94%	29.41%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		6	6
% of Total Number of Applications		3.59%	3.53%
<i>In Process</i>			
Number of Borrowers In Process		103	N/A
% of Total Number of Applications		61.68%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		167	170
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		820	739.24
Median 1st Lien Housing Payment After Assistance		548.51	538.86
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		80899.11	82877
Median 1st Lien UPB After Program Entry		71897.04	71897.04
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		24551.84	24551.84
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		7956	7956
<b>Assistance Characteristics</b>			
Assistance Provided to Date		87155.16	<b>109338.23</b>
Total Lender/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		169	139
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		2	3
%		25.00%	27.27%
<i>Delinquent (90+)</i>			
Number		6	8
%		75.00%	72.73%

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<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	8	11
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	8	11
	%	100.00%	100.00%
	<i>Re-employed/Regain Appropriate Employment Level Number</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

## Data Dictionary

### HFA Performance Data Reporting- Borrower Characteristics

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

Unique Borrower Count		
	Number of Unique Borrowers Receiving Assistance	Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
Program Expenditures		
	Total Assistance Provided to Date	<b>Total</b> amount of assistance provided to borrowers through HHF program(s)
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	<b>Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Co-Borrower</b>	
	<b>Race</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Ethnicity</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
	<b>Sex</b>	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.
HFA Performance Data Reporting- Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs		
Program Intake/Evaluation		
	<i>Approved</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have 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 borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
	% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Withdrawn</i>	
	Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
	% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have 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 QTD column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
	<i>Total</i>	
	Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median first lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance		Median second lien housing payment <b>paid by homeowner</b> for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance		Median second lien housing payment <b>paid by homeowner</b> for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness		Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance		Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount		Median amount of assistance (\$).
Assistance Characteristics		
Assistance Provided		assistance).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>		
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of households 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in foreclosure.
<i>Cancelled</i>		
Number		Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%		Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
Number		Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned households that resulted in deed in lieu.
<i>Short Sale</i>		
Number		Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned households that resulted in short sale.

Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned households that resulted in re-employment or regained employment levels.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
<i>Short Sale</i>	
Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned households that resulted in short sale.
<i>Deed in Lieu</i>	
Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
<i>Other - Borrower Still Owns Home</i>	
Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category
Homeownership Retention <sup>1</sup>	
Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.
1. Borrower still owns home	
* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)	