



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 2013



Helping Michigan's Hardest-Hit Homeowners

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1981	17171
	Number of Unique Borrowers Denied Assistance	1430	10138
	Number of Unique Borrowers Withdrawn from Program	1683	7337
	Number of Unique Borrowers in Process	1712	N/A
	Total Number of Unique Borrower Applicants	6806	36358
Program Expenditures (\$)			
	Total Assistance Provided to Date	16185505.33	126386728.33
	Total Spent on Administrative Support, Outreach, and Counseling	2018083.01	17888891.62
Borrower Income (\$)			
	Above \$90,000	5.09%	3.93%
	\$70,000- \$89,000	5.86%	6.44%
	\$50,000- \$69,000	12.32%	13.67%
	Below \$50,000	76.73%	75.96%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	8.88%	8.23%
	110%- 119%	2.57%	2.63%
	100%- 109%	2.93%	3.47%
	90%- 99%	3.89%	4.23%
	80%- 89%	4.75%	5.46%
	Below 80%	76.98%	75.98%
Geographic Breakdown (by county)			
	Alcona	1	16
	Alger	0	7
	Allegan	17	174
	Alpena	4	69
	Antrun	2	38
	Arenac	3	35
	Baraga	0	6
	Barry	6	113
	Bay	28	275
	Benzie	1	55
	Berrien	19	227
	Branch	4	57
	Calhoun	43	250
	Cass	4	81
	Charlevoix	4	55
	Cheboygan	5	87
	Chippewa	7	36
	Clare	4	58
	Clinton	9	125
	Crawford	3	38
	Delta	8	75
	Dickinson	1	32
	Eaton	16	264
	Emmet	3	72
	Genessee	84	723
	Galdwin	5	60
	Gogebic	1	27
	Grand Traverse	13	186
	Gratiot	7	94
	Hillsdale	6	94
	Houghton	5	33
	Huron	6	69
	Ingham	37	473
	Ionia	16	165
	Iosco	2	41
	Iron	0	3
	Isabella	5	118
	Jackson	33	334
	Kalamazoo	33	329
	Kalkaska	6	44
	Kent	83	1036
	Keweenaw	0	2



Helping Michigan's Hardest-Hit Homeowners

Michigan		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	2	33
Lapeer	7	127
Leelanau	2	26
Lenawee	19	209
Livingston	12	226
Luce	0	2
Mackinac	11	63
Macomb	98	1128
Manistee	3	37
Marquette	8	58
Mason	3	29
Mecosta	4	57
Menominee	3	23
Midland	27	174
Missaukee	2	33
Monroe	22	175
Montcalm	9	152
Montmorency	2	15
Muskegon	34	355
Newaygo	8	121
Oakland	175	1528
Oceana	3	44
Ogemaw	0	53
Ontongan	0	9
Osceloa	0	28
Oscoda	1	12
Otsego	3	57
Ottawa	27	289
Presque Isle	3	23
Roscommon	6	48
Saginaw	39	419
Sanilac	9	97
Schoolcraft	0	16
Shiawassee	10	135
St. Clair	17	230
St. Joseph	5	85
Tuscola	19	174
Van Buren	6	123
Washtenaw	43	314
Wayne	800	4302
Wexford	5	66



Helping Michigan's Hardest-Hit Homeowners

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native	11	169	
Asian	5	76	
Black or African American	940	5191	
Native Hawaiian or other Pacific Islander	1	17	
White	952	10936	
Information Not Provided by Borrower	72	782	
Ethnicity			
Hispanic or Latino	55	546	
Not Hispanic or Latino	1926	16625	
Information Not Provided by Borrower	0	0	
Sex			
Male	793	8110	
Female	1188	9061	
Information Not Provided by Borrower	0	0	
Co-Borrower			
Race			
American Indian or Alaskan Native	12	79	
Asian	3	53	
Black or African American	283	1490	
Native Hawaiian or other Pacific Islander	2	15	
White	512	5704	
Information Not Provided by Borrower	73	627	
Ethnicity			
Hispanic or Latino	38	290	
Not Hispanic or Latino	821	7524	
Information Not Provided by Borrower	26	154	
Sex			
Male	350	2782	
Female	509	5032	
Information Not Provided by Borrower	26	154	
Hardship			
Unemployment	556	7933	
Underemployment	402	2833	
Divorce	59	431	
Medical Condition	439	2518	
Death	69	330	
Other	456	3126	
Current Loan to Value Ratio (LTV)			
<100%	66.67%	7.59%	
100%-109%	0.00%	3.45%	
110%-120%	0.00%	7.93%	
>120%	33.33%	81.03%	
Current Combined Loan to Value Ratio (CLTV)			
<100%	66.67%	7.58%	
100%-119%	0.00%	11.38%	
120%-139%	0.00%	19.66%	
140%-159%	0.00%	15.17%	
>=160%	33.33%	46.21%	
Delinquency Status (%)			
Current	8.03%	18.30%	
30+	5.55%	9.00%	
60+	4.59%	9.50%	
90+	81.83%	63.20%	
Household Size			
1	556	3676	
2	551	4568	
3	323	3217	
4	310	3128	
5+	241	2582	
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. **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.			



Helping Michigan's Hardest-Hit Homeowners

Michigan			
HFA Performance Data Reporting- Program Performance Loan Rescue Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1726	10989
% of Total Number of Applications		28.35%	40.94%
<i>Number of Borrowers Denied</i>			
Number of Borrowers Denied		1318	8135
% of Total Number of Applications		21.56%	30.31%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1604	6276
% of Total Number of Applications		26.35%	23.38%
<i>In Process</i>			
Number of Borrowers In Process		1440	N/A
% of Total Number of Applications		23.65%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		6088	26840
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		330.61	651.11
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		155.85	158.18
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		22137.8	70332.79
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		5583.7	5742.17
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		4934.45	6102.31
Assistance Characteristics			
Assistance Provided to Date		14184809.06	83183076.73
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
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		216	119
<i>Current</i>			
Number		61	489
%		3.53%	4.46%
<i>Delinquent (30+)</i>			
Number		78	796
%		4.52%	7.24%
<i>Delinquent (60+)</i>			
Number		72	997
%		4.17%	9.07%
<i>Delinquent (90+)</i>			
Number		1515	8707
%		87.78%	79.23%



Helping Michigan's Hardest-Hit Homeowners

Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1574	10806
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	19
	%	0.00%	0.17%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.01%
	<i>Deed in Lieu</i>		
	Number	0	3
	%	0.00%	0.03%
	<i>Short Sale</i>		
	Number	0	4
	%	0.00%	0.04%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	1574	10779
	%	100.00%	99.75%
	<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%
Homeownership Retention²			
	Six Months Number	N/A	7069
	Six Months %	N/A	99.63%
	Twelve Months Number	N/A	4671
	Twelve Months %	N/A	99.45%
	Twenty-four Months Number	N/A	1288
	Twenty-four Months %	N/A	98.10%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement. 2. Borrower still owns home. 3. There is a \$2,853.83 difference in the LR Program Expense between the QFR and QPR (on a Quarterly basis). This difference exists because of checks received and sent for deposit in Q3 2013 but not deposited until Q4 2013.



Helping Michigan's Hardest-Hit Homeowners

Michigan			
HFA Performance Data Reporting- Program Performance			
Principal Curtailment Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		3	290
% of Total Number of Applications		3.41%	19.26%
<i>Denied</i>			
Number of Borrowers Denied		41	1104
% of Total Number of Applications		46.59%	73.31%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		16	84
% of Total Number of Applications		18.18%	5.58%
<i>In Process</i>			
Number of Borrowers In Process		28	N/A
% of Total Number of Applications		31.82%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		88	1506
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1343.98	875.86
Median 1st Lien Housing Payment After Assistance		885.76	613.68
Median 2nd Lien Housing Payment Before Assistance		0	186
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		144730.81	104960.98
Median 1st Lien UPB After Program Entry		97660	82703.75
Median 2nd Lien UPB Before Program Entry		0	1872.89
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		23020.11	10000
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		10000	10000
Assistance Characteristics			
Assistance Provided to Date		30000	2651299.23
Total Lender/Servicer Assistance Amount		30000	2651371.39
Borrowers Receiving Lender/Servicer Match (%)		100.00%	100.00%
Median Lender/Servicer Assistance per Borrower		10000	10000
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		258	118
<i>Current</i>			
Number		2	102
%		66.67%	35.17%
<i>Delinquent (30+)</i>			
Number		0	37
%		0.00%	12.76%
<i>Delinquent (60+)</i>			
Number		0	29
%		0.00%	10.00%
<i>Delinquent (90+)</i>			
Number		1	122
%		33.33%	42.07%



Helping Michigan's Hardest-Hit Homeowners

Michigan			
HFA Performance Data Reporting- Program Performance			
Principal Curtailment Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	290
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.35%
	<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%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	3	44
	%	100.00%	15.17%
	<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%	3.45%
	<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%	81.03%
Homeownership Retention²			
	Six Months Number	N/A	280
	Six Months %	N/A	99.64%
	Twelve Months Number	N/A	263
	Twelve Months %	N/A	99.62%
	Twenty-four Months Number	N/A	90
	Twenty-four Months %	N/A	98.90%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			



Helping Michigan's Hardest-Hit Homeowners

Michigan			
HFA Performance Data Reporting- Program Performance			
Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		245	5837
% of Total Number of Applications		50.52%	78.01%
<i>Denied</i>			
Number of Borrowers Denied		13	624
% of Total Number of Applications		2.68%	8.34%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		20	815
% of Total Number of Applications		4.12%	10.89%
<i>In Process</i>			
Number of Borrowers In Process		207	N/A
% of Total Number of Applications		42.68%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		485	7483
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		790.65	824.43
Median 1st Lien Housing Payment After Assistance		397.46	424.47
Median 2nd Lien Housing Payment Before Assistance		0	190.66
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		88896.65	93633.92
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	19061.73
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0	0
Median Length of Time Borrower Receives Assistance		N/A	12
Median Assistance Amount		407.13	5920.21
Assistance Characteristics			
Assistance Provided to Date		1792474.3	39438507.13
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
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		174	88
<i>Current</i>			
Number		92	2547
%		37.55%	46.63%
<i>Delinquent (30+)</i>			
Number		32	711
%		13.06%	12.18%
<i>Delinquent (60+)</i>			
Number		18	598
%		7.35%	10.24%
<i>Delinquent (90+)</i>			
Number		103	1981
%		42.04%	30.93%
Program Outcomes			

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Helping Michigan's Hardest-Hit Homeowners

Michigan			
HFA Performance Data Reporting- Program Performance			
Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		366	3852
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		0	10
%		0.00%	0.25%
<i>Cancelled</i>			
Number		37	557
%		10.11%	14.46%
<i>Deed in Lieu</i>			
Number		0	1
%		0.00%	0.03%
<i>Short Sale</i>			
Number		0	5
%		0.00%	0.13%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		0	0
%		0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		0	568
%		0.00%	14.75%
<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		329	2711
%		89.89%	70.38%
Homeownership Retention²			
Six Months Number		N/A	5275
Six Months %		N/A	99.70%
Twelve Months Number		N/A	4166
Twelve Months %		N/A	99.62%
Twenty-four Months Number		N/A	1477
Twenty-four Months %		N/A	99.06%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement. 2. Borrower still owns home. 3. There is a \$2.27 difference in the UMS Program Expense between the QFR and QPR (on a Quarterly basis). This difference exists because of a refund approved and sent for disbursement in Q3 2013 but not disbursed until Q4 2013. There is a \$1,810,238.35 difference in the UMS Program Expense between the QFR and QPR (on a Quarterly basis). This difference exists because there was an October UMS batch payment that was paid out in September for application to October payments. 4. Previously reported Program outcomes have been revised from Reinstatement/Current/Payoff to Borrower Still Owns Home to accurately report the intended UMS program outcome.

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		7	55
% of Total Number of Applications		4.82%	10.40%
<i>Denied</i>			
Number of Borrowers Denied		58	275
% of Total Number of Applications		40.00%	51.98%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		43	162
% of Total Number of Applications		29.66%	30.62%
<i>In Process</i>			
Number of Borrowers In Process		37	N/A
% of Total Number of Applications		25.52%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		145	529
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		672.65	896.47
Median 1st Lien Housing Payment After Assistance		409.48	556
Median 2nd Lien Housing Payment Before Assistance		260	260
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		64774.83	102259.61
Median 1st Lien UPB After Program Entry		52759	75000
Median 2nd Lien UPB Before Program Entry		31015.06	31015.06
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		21400	27271.23
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		25877.81	22246.04
Assistance Characteristics			
Assistance Provided to Date		155331.97	1090955.24
Total Lender/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		217	204
<i>Current</i>			
Number		4	6
%		57.14%	10.90%
<i>Delinquent (30+)</i>			
Number		0	1
%		0.00%	1.82%
<i>Delinquent (60+)</i>			
Number		1	7
%		14.29%	12.73%
<i>Delinquent (90+)</i>			
Number		2	41
%		28.57%	74.55%



Helping Michigan's Hardest-Hit Homeowners

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	7	55
Alternative Outcomes			
	<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%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	5	53
	%	71.43%	96.36%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	2	2
	%	28.57%	3.64%
	<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%
Homeownership Retention²			
	Six Months Number	N/A	39
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	11
	Twelve Months %	N/A	100.00%
	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			



Helping Michigan's Hardest-Hit Homeowners

Michigan

HHF Performance Data Reporting- Program Performance Blight Elimination Program

		QTD	Cumulative
Program Evaluation			
<i>Approved/Funded</i>			
Number of Structures Demolished/Removed		1	1
% of Total Number of Submissions		0.07%	0.07%
<i>Denied</i>			
Number of Structures Denied		0	0
% of Total Number of Submissions		0.00%	0.00%
<i>In Process</i>			
Number of Structures In Process		1407	N/A
% of Total Number of Submissions		99.43%	N/A
<i>Total</i>			
Total Number of Structures Submitted for Eligibility Review		1411	1411
Program Characteristics			
<i>Assistance Characteristics</i>			
Total Assistance Provided		22890	22890
Median Assistance Spent on Acquisition		12740	12740
Median Assistance Spent on Demolition		10150	10150
Median Assistance Spent on Greening		0	0
Total Assistance Reserved		35175000	35175000
Geographic Breakdown (by city)			
<i>Approved/Funded Number of Structures</i>			
Detroit		0	0
Flint		0	0
Grand Rapids		1	1
Pontiac		0	0
Saginaw		0	0

Total Number of Structures Submitted for Eligibility Review includes three structures withdrawn by the Partner prior to the structures being Approved/Funded or Denied/Cancelled by the State.



Helping Michigan's Hardest-Hit Homeowners

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

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

Program Expenditures		
Total Assistance Provided to Date		Total amount of assistance disbursed to the lender/servicer on behalf of the borrower.
Total Spent on Administrative Support, Outreach, and Counseling		Total amount spent on administrative expenses to support the program(s).

Borrower Income		
All Categories		At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.

Borrower Income as Percent of Area Median Income (AMI)		
All Categories		At the time of assistance, borrower's annual income as a percentage of area median income.

Geographic Breakdown (by County)		
All Categories		Number of aggregate borrowers assisted in each county listed

Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
All Categories		All totals for the aggregate number of borrowers assisted.
Ethnicity		
All Categories		All totals for the aggregate number of borrowers assisted.
Sex		
All Categories		All totals for the aggregate number of borrowers assisted.
Co-Borrower		
Race		
All Categories		All totals for the aggregate number of borrowers assisted.
Ethnicity		
All Categories		All totals for the aggregate number of borrowers assisted.
Sex		
All Categories		All totals for the aggregate number of borrowers assisted.

Hardship		
All Categories		All totals for the aggregate number of borrowers assisted.

Current Loan to Value Ratio (LTV)		
All Categories		Market loan to value ratio calculated using the unpaid principal balance 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 Program:

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 decided and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications		Total number of borrowers who have applied for assistance from the specific program that have not been decided 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 borrowers participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).



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Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner 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 paid by homeowner 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 paid by homeowner 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 paid by homeowner 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		Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). 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 borrowers.
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 borrowers current at the time assistance is received.
%		Percent of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%		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 borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent borrowers divided by the total number of approved applicants.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of borrowers who are not longer in the HFA program and reach an alternative outcome of program completion/transition.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<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.
%		Percent of transitioned households that were cancelled from the program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.



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