



## Helping Michigan's Hardest-Hit Homeowners



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: January 2015**

<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 <sup>1</sup>	1721	24568
	Number of Unique Borrowers Denied Assistance <sup>2</sup>	1270	15465
	Number of Unique Borrowers Withdrawn from Program <sup>2</sup>	731	10704
	Number of Unique Borrowers in Process	799	N/A
	Total Number of Unique Borrower Applicants	4521	51536
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date <sup>3</sup>	\$27,885,554	\$211,847,268
	Total Spent on Administrative Support, Outreach, and Counseling <sup>3</sup>	\$1,597,027	\$25,883,416
<b>Borrower Income (\$)</b>			
	Above \$90,000	3.49%	3.86%
	\$70,000- \$89,000	6.06%	6.19%
	\$50,000- \$69,000	12.59%	13.16%
	Below \$50,000	77.86%	76.79%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	6.65%	7.79%
	110%- 119%	2.51%	2.50%
	100%- 109%	2.97%	3.25%
	90%- 99%	3.90%	4.04%
	80%- 89%	5.01%	5.22%
	Below 80%	78.96%	77.20%
<b>Geographic Breakdown (by county)</b>			
	Alcona	1	18
	Alger	0	10
	Allegan	14	222
	Alpena	3	83
	Antrim	0	42
	Arenac	3	47
	Baraga	3	11
	Barry	3	136
	Bay	21	374
	Benzie	1	61
	Berrien	20	290
	Branch	5	74
	Calhoun	27	357
	Cass	1	94
	Charlevoix	3	64
	Cheboygan	7	110
	Chippewa	3	53
	Clare	6	88
	Clinton	5	153
	Crawford	2	48
	Delta	5	91
	Dickinson	2	39
	Eaton	27	341
	Emmet	4	84
	Genessee	70	1013
	Galdwin	4	71
	Gogebic	0	37
	Grand Traverse	4	208
	Gratiot	6	116
	Hillsdale	3	117
	Houghton	2	40
	Huron	3	87
	Ingham	45	640
	Ionia	5	211
	Iosco	1	45
	Iron	0	4
	Isabella	7	145
	Jackson	30	434
	Kalamazoo	23	431
	Kalkaska	4	61
	Kent	74	1340
	Keweenaw	0	3

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
Lake		2	40
Lapeer		8	157
Leelanau		2	32
Lenawee		16	260
Livingston		13	278
Luce		0	3
Mackinac		0	83
Macomb		97	1555
Manistee		3	47
Marquette		7	74
Mason		3	45
Mecosta		8	78
Menominee		2	31
Midland		5	219
Missaukee		5	48
Monroe		9	230
Montcalm		4	204
Montmorency		0	20
Muskegon		21	461
Newaygo		9	148
Oakland		122	2138
Oceana		5	59
Ogemaw		4	62
Ontongan		0	14
Osceloa		2	37
Oscoda		0	16
Otsego		3	75
Ottawa		22	375
Presque Isle		2	31
Roscommon		5	68
Saginaw		46	677
Sanilac		4	118
Schoolcraft		1	18
Shiawassee		12	177
St. Clair		21	314
St. Joseph		5	108
Tuscola		14	216
Van Buren		13	159
Washtenaw		36	470
Wayne		739	7448
Wexford		4	82

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<i><b>Borrower</b></i>			
<i><b>Race</b></i>			
American Indian or Alaskan Native		15	223
Asian		3	105
Black or African American		830	8744
Native Hawaiian or other Pacific Islander		2	27
White		809	14418
Information Not Provided by Borrower		62	1051
<i><b>Ethnicity</b></i>			
Hispanic or Latino		78	787
Not Hispanic or Latino		1643	23781
Information Not Provided by Borrower		0	0
<i><b>Sex</b></i>			
Male		681	11102
Female		1040	13466
Information Not Provided by Borrower		0	0
<i><b>Co-Borrower</b></i>			
<i><b>Race</b></i>			
American Indian or Alaskan Native		5	105
Asian		3	68
Black or African American		264	2608
Native Hawaiian or other Pacific Islander		0	18
White		450	7557
Information Not Provided by Borrower		73	900
<i><b>Ethnicity</b></i>			
Hispanic or Latino		36	403
Not Hispanic or Latino		730	10576
Information Not Provided by Borrower		29	277
<i><b>Sex</b></i>			
Male		318	4053
Female		448	6926
Information Not Provided by Borrower		29	277
<b>Hardship<sup>4</sup></b>			
Unemployment		500	10115
Underemployment		286	4195
Divorce		49	615
Medical Condition		443	4379
Death		43	576
Other		400	4688
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		16.66%	10.94%
100%-109%		5.56%	5.72%
110%-120%		11.11%	8.96%
>120%		66.67%	74.38%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		16.66%	8.96%
100%-119%		16.67%	13.43%
120%-139%		27.78%	19.65%
140%-159%		11.11%	14.93%
>=160%		27.78%	43.03%
<b>Delinquency Status (%)</b>			
Current		8.03%	15.11%
30+		6.52%	7.93%
60+		6.92%	8.15%
90+		78.53%	68.81%
<b>Household Size</b>			
1		430	5747
2		460	6558
3		325	4522
4		278	4209
5+		228	3532
<p>1. The cumulative number of program approvals has been reduced by two because of the full return of funds. These two prior approvals are now reported as denials. 2. 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. 3. 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. 4. An update of cumulative Hardship data has been made to 55 cases previously reported as "Other" to clarify the approved hardship reason.</p>			

# Michigan

## HFA Performance Data Reporting- Program Performance Loan Rescue Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance <sup>1</sup>		1490	17548
% of Total Number of Applications		43.87%	43.35%
<i>Denied</i>			
Number of Borrowers Denied		1039	13075
% of Total Number of Applications		28.89%	32.30%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		630	9543
% of Total Number of Applications		18.12%	23.57%
<i>In Process</i>			
Number of Borrowers In Process		317	N/A
% of Total Number of Applications		9.12%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3476	40483
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		291	522
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		150	151
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		17603	53487
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		4208	5010
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>2</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		5365	6225
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$11,350,245	\$135,628,962
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		200	142
<i>Current</i>			
Number		65	740
%		4.36%	4.22%
<i>Delinquent (30+)</i>			
Number		80	1081
%		5.37%	6.16%
<i>Delinquent (60+)</i>			
Number		93	1280
%		6.24%	7.29%
<i>Delinquent (90+)</i>			
Number		1252	14447
%		84.03%	82.33%

# Michigan

## HFA Performance Data Reporting- Program Performance Loan Rescue Program

		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HFF Program (Program Completion/Transition or Alternative Outcomes)	1434	17478
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	0	27
	%	0.00%	0.15%
<i>Cancelled</i>			
	Number	0	1
	%	0.00%	0.01%
<i>Deed in Lieu</i>			
	Number	1	9
	%	0.07%	0.05%
<i>Short Sale</i>			
	Number	5	42
	%	0.35%	0.24%
<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	0	0
	%	0.00%	0.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	1428	17399
	%	99.58%	99.55%
<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>3</sup></b>			
	Six Months Number	N/A	14482
	Six Months %	N/A	99.44%
	Twelve Months Number	N/A	10907
	Twelve Months %	N/A	99.27%
	Twenty-four Months Number	N/A	4631
	Twenty-four Months %	N/A	98.59%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. The cumulative number of program approvals has been reduced by one because of the full return of funds. This one prior approval is now reported as a denial. 2. Includes second mortgage settlement. 3. Borrower still owns home

# Michigan

## HFA Performance Data Reporting- Program Performance Principal Curtailment Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance <sup>1</sup>		2	305
% of Total Number of Applications		40.00%	20.02%
<i>Denied</i>			
Number of Borrowers Denied		3	1134
% of Total Number of Applications		60.00%	74.46%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	84
% of Total Number of Applications		0.00%	5.52%
<i>In Process</i>			
Number of Borrowers In Process		0	N/A
% of Total Number of Applications		0.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		5	1523
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		744	876
Median 1st Lien Housing Payment After Assistance		541	617
Median 2nd Lien Housing Payment Before Assistance		0	180
Median 2nd Lien Housing Payment After Assistance		0	40
Median 1st Lien UPB Before Program Entry		58096	104627
Median 1st Lien UPB After Program Entry		48503	82648
Median 2nd Lien UPB Before Program Entry		0	21474
Median 2nd Lien UPB After Program Entry		0	3961
Median Principal Forgiveness <sup>2</sup>		0	10000
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		4814	10000
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$7,510	<b>\$2,782,491</b>
Total Lender/Servicer Assistance Amount		\$11,895	<b>\$2,793,520</b>
Borrowers Receiving Lender/Servicer Match (%)		100.00%	100.00%
Median Lender/Servicer Assistance per Borrower		\$5,947	\$10,000
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		605	120
<i>Current</i>			
Number		2	114
%		100.00%	37.38%
<i>Delinquent (30+)</i>			
Number		0	36
%		0.00%	11.80%
<i>Delinquent (60+)</i>			
Number		0	30
%		0.00%	9.84%
<i>Delinquent (90+)</i>			
Number		0	125
%		0.00%	40.98%

<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)	2	305
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.32%
	<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	2
	%	0.00%	0.66%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	2	70
	%	100.00%	22.95%
	<i>Re-employed/ Regain Appropriate Employment Level</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	232
	%	0.00%	76.07%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	298
	Six Months %	N/A	99.00%
	Twelve Months Number	N/A	286
	Twelve Months %	N/A	98.96%
	Twenty-four Months Number	N/A	261
	Twenty-four Months %	N/A	98.86%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. The cumulative number of program approvals has been reduced by one because of the full return of funds. This one prior approval is now reported as a denial. 2. Includes second mortgage settlement.  
3. Borrower still owns home.

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		213	6618
% of Total Number of Applications		25.06%	75.64%
<i>Denied</i>			
Number of Borrowers Denied		157	830
% of Total Number of Applications		18.47%	9.49%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		100	921
% of Total Number of Applications		11.76%	10.53%
<i>In Process</i>			
Number of Borrowers In Process		380	N/A
% of Total Number of Applications		44.71%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		850	8749
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		804	825
Median 1st Lien Housing Payment After Assistance		491	430
Median 2nd Lien Housing Payment Before Assistance		151	189
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		87447	93686
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		3690	9919
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	12
Median Assistance Amount		1245	6263
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$2,101,342	<b>\$48,748,673</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		105	91
<i>Current</i>			
Number		67	2842
%		31.46%	42.93%
<i>Delinquent (30+)</i>			
Number		32	827
%		15.02%	12.50%
<i>Delinquent (60+)</i>			
Number		25	682
%		11.74%	10.31%
<i>Delinquent (90+)</i>			
Number		89	2267
%		41.78%	34.26%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		262	5892
<b>Alternative Outcomes</b>			

# Michigan

## HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program

		QTD	Cumulative
<i>Foreclosure Sale</i>			
Number		0	12
%		0.00%	0.21%
<i>Cancelled</i>			
Number		14	656
%		5.35%	11.13%
<i>Deed in Lieu</i>			
Number		2	10
%		0.76%	0.17%
<i>Short Sale</i>			
Number		5	52
%		1.91%	0.88%
<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		0	551
%		0.00%	9.35%
<i>Reinstatement/Current/Payoff</i>			
Number		24	24
%		9.16%	0.41%
<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		217	4587
%		82.82%	77.85%
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	6190
Six Months %		N/A	98.80%
Twelve Months Number		N/A	5760
Twelve Months %		N/A	98.71%
Twenty-four Months Number		N/A	4113
Twenty-four Months %		N/A	98.37%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. Includes second mortgage settlement 2. Borrower still owns home

# 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		16	97
% of Total Number of Applications		8.42%	12.42%
<i>Denied</i>			
Number of Borrowers Denied		71	426
% of Total Number of Applications		37.37%	54.55%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1	156
% of Total Number of Applications		0.53%	19.97%
<i>In Process</i>			
Number of Borrowers In Process		102	N/A
% of Total Number of Applications		53.68%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		190	781
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		724	841
Median 1st Lien Housing Payment After Assistance		536	565
Median 2nd Lien Housing Payment Before Assistance		0	260
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		74438	94681
Median 1st Lien UPB After Program Entry		60670	72082
Median 2nd Lien UPB Before Program Entry		0	31015
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		0	25971
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		20677	21494
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$330,052	<b>\$1,891,857</b>
Total Lender/Servicer Assistance Amount		\$0	<b>\$109,783</b>
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		200	211
<i>Current</i>			
Number		4	15
%		25.00%	15.47%
<i>Delinquent (30+)</i>			
Number		1	4
%		6.25%	4.12%
<i>Delinquent (60+)</i>			
Number		1	11
%		6.25%	11.34%
<i>Delinquent (90+)</i>			
Number		10	67
%		62.50%	69.07%

<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	13	94
<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	13	94
	%	100.00%	100.00%
	<i>Re-employed/ Regain Appropriate Employment Level</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	70
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	55
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	11
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement. 2. Borrower still owns home.

<b>Michigan</b>			
<b>HHF Performance Data Reporting- Program Performance Blight Elimination Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Evaluation</b>			
<i>Approved/Funded</i>			
Number of Structures Demolished/Removed <sup>2</sup>		1019	1887
% of Total Number of Submissions		18.10%	27.64%
<i>Denied/Cancelled</i>			
Number of Structures Denied/Cancelled		0	0
% of Total Number of Submissions		0.00%	0.00%
<i>Withdrawn</i>			
Number of Structures Withdrawn		47	376
% of Total Number of Submissions		0.83%	5.51%
<i>In Process</i>			
Number of Structures In Process		4565	N/A
% of Total Number of Submissions		81.07%	N/A
<i>Total</i>			
Total Number of Structures Submitted for Eligibility Review		5631	6828
<b>Program Characteristics</b>			
<i>Assistance Characteristics</i>			
Total Assistance Provided		\$14,096,406	\$22,795,284
Median Assistance Spent on Acquisition <sup>1</sup>		\$0	\$0
Median Assistance Spent on Demolition		\$11,049	\$9,440
Median Assistance Spent on Greening		\$1,250	\$1,250
Total Assistance Reserved		N/A	\$10,330,000
<b>Geographic Breakdown (by city/county)</b>			
<i>Approved/Funded Number of Structures</i>			
Detroit <sup>2</sup>		548	776
Flint <sup>2</sup>		405	684
Grand Rapids		8	59
Pontiac		0	0
Saginaw <sup>2</sup>		58	368
<p>1. The median acquisition amount may reflect as zero because most structures do not incur an acquisition expense. 2. The cumulative Number of Structures Demolished/Removed has a variance quarter to quarter because 52 structures demolished/removed in the 3rd Quarter 2014 were not included in that quarters summary including 27 in the city of Detroit, 13 in the city of Flint, and 12 in the city of Saginaw.</p>			

## 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 decided on 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 disbursed to the lender/servicer on behalf of the borrower.
	Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> 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		
	<b>Approved</b>	
	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.
	<b>Denied</b>	
	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.
	<b>Withdrawn</b>	
	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.
	<b>In Process</b>	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review. This should be reported in the 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 on and are pending review divided by the total number of borrowers who have applied for the specific program.
	<b>Total</b>	
	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 HHP Programs or Program Components	Number of borrowers participating in other HFA sponsored HHP programs or other HHP 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 reduction granted, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer. 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 HHF program and reach an alternative outcome or 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 <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 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.

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 <sup>1</sup>		
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)