



## 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 2016**

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>1 Unique Borrower Count</b>			
2	Number of Unique Borrowers Receiving Assistance	1263	29278
3	Number of Unique Borrowers Denied Assistance	547	17578
4	Number of Unique Borrowers Withdrawn from Program	333	12133
5	Number of Unique Borrowers in Process	1050	N/A
6	Total Number of Unique Borrower Applicants	3193	60039
<b>7 Program Expenditures (\$)</b>			
8	Total Assistance Provided to Date	\$38,198,930	\$341,788,956
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,343,344	\$31,891,977
<b>10 Borrower Income (\$)</b>			
11	Above \$90,000	4.05%	3.85%
12	\$70,000- \$89,000	5.95%	6.05%
13	\$50,000- \$69,000	10.79%	12.82%
14	Below \$50,000	79.21%	77.28%
<b>15 Borrower Income as Percent of Area Median Income (AMI)</b>			
16	Above 120%	7.30%	7.57%
17	110%- 119%	2.30%	2.47%
18	100%- 109%	3.25%	3.17%
19	90%- 99%	3.89%	3.97%
20	80%- 89%	4.29%	5.09%
21	Below 80%	78.97%	77.73%
<b>22 Geographic Breakdown (by county)</b>			
23	Alcona	0	21
24	Alger	0	11
25	Allegan	5	247
26	Alpena	3	94
27	Antrun	5	50
28	Arenac	2	54
29	Baraga	1	16
30	Barry	7	155
31	Bay	36	450
32	Benzie	2	67
33	Berrien	9	330
34	Branch	3	85
35	Calhoun	8	396
36	Cass	7	105
37	Charlevoix	4	72
38	Cheboygan	2	118
39	Chippewa	5	75
40	Clare	5	107
41	Clinton	6	178
42	Crawford	2	58
43	Delta	3	102
44	Dickinson	4	48
45	Eaton	16	396
46	Emmet	2	94
47	Genessee	44	1189
48	Galdwin	1	89
49	Gogebic	4	49
50	Grand Traverse	6	235
51	Gratiot	4	133
52	Hillsdale	3	127
53	Houghton	3	48
54	Huron	2	95
55	Ingham	48	795
56	Ionia	11	235
57	Iosco	4	52
58	Iron	0	4
59	Isabella	6	167
60	Jackson	25	516
61	Kalamazoo	13	506
62	Kalkaska	4	66
63	Kent	52	1511
64	Keweenaw	0	5

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
65	Lake	1	44
66	Lapeer	6	183
67	Leelanau	3	35
68	Lenawee	10	291
69	Livingston	15	333
70	Luce	1	4
71	Mackinac	6	108
72	Macomb	75	1886
73	Manistee	3	55
74	Marquette	8	95
75	Mason	3	57
76	Mecosta	2	88
77	Menominee	5	41
78	Midland	9	245
79	Missaukee	1	55
80	Monroe	15	281
81	Montcalm	8	240
82	Montmorency	2	22
83	Muskegon	18	535
84	Newaygo	6	168
85	Oakland	122	2554
86	Oceana	1	70
87	Ogemaw	0	73
88	Ontonagon	2	16
89	Osceloa	1	43
90	Oscoda	3	21
91	Otsego	2	92
92	Ottawa	8	424
93	Presque Isle	0	35
94	Roscommon	5	80
95	Saginaw	20	788
96	Sanilac	4	131
97	Schoolcraft	5	29
98	Shiawassee	8	205
99	St. Clair	14	371
100	St. Joseph	3	118
101	Tuscola	7	241
102	Van Buren	9	186
103	Washtenaw	29	576
104	Wayne	450	9213
105	Wexford	6	95

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		QTD	Cumulative
106	<b>Home Mortgage Disclosure Act (HMDA)</b>		
107	<i>Borrower</i>		
108	<b>Race</b>		
109	American Indian or Alaskan Native	19	276
110	Asian	7	127
111	Black or African American	518	10679
112	Native Hawaiian or other Pacific Islander	3	35
113	White	662	16909
114	Information Not Provided by Borrower	54	1252
115	<b>Ethnicity</b>		
116	Hispanic or Latino	26	926
117	Not Hispanic or Latino	1237	28352
118	Information Not Provided by Borrower	0	0
119	<b>Sex</b>		
120	Male	458	12942
121	Female	805	16336
122	Information Not Provided by Borrower	0	0
123	<i>Co-Borrower</i>		
124	<b>Race</b>		
125	American Indian or Alaskan Native	7	127
126	Asian	6	81
127	Black or African American	141	3158
128	Native Hawaiian or other Pacific Islander	0	20
129	White	337	8888
130	Information Not Provided by Borrower	40	1043
131	<b>Ethnicity</b>		
132	Hispanic or Latino	14	478
133	Not Hispanic or Latino	507	12527
134	Information Not Provided by Borrower	10	312
135	<b>Sex</b>		
136	Male	236	4881
137	Female	285	8124
138	Information Not Provided by Borrower	10	312
139	<b>Hardship</b>		
140	Unemployment	426	11809
141	Underemployment	218	5275
142	Divorce	26	698
143	Medical Condition	295	5259
144	Death	30	694
145	Other	268	5543
146	<b>Current Loan to Value Ratio (LTV)</b>		
147	<100%	0.00%	9.02%
148	100%-109%	3.70%	4.90%
149	110%-120%	7.41%	9.02%
150	>120%	88.89%	77.06%
151	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
152	<100%	0.00%	7.45%
153	100%-119%	11.11%	12.94%
154	120%-139%	11.11%	19.22%
155	140%-159%	22.22%	15.49%
156	>=160%	55.56%	44.90%
157	<b>Delinquency Status (%)</b>		
158	Current	11.59%	14.91%
159	30+	5.95%	7.68%
160	60+	5.48%	7.75%
161	90+	76.98%	69.66%
162	<b>Household Size</b>		
163	1	379	7152
164	2	367	7836
165	3	202	5302
166	4	173	4905
167	5+	142	4083

**Lines # 3, 4:** Applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 157 fewer declined borrowers and 159 fewer withdrawn borrowers than the quarter-to-quarter sum.

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

**Lines # 9:** An adjustment that decreased the third quarter 2015 Total Spent on Administrative Support, Outreach, and Counseling salary expense by \$0.36 was made in the fourth quarter 2015 resulting in a cumulative difference of \$0.36.

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Loan Rescue Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	774	19977
4	% of Total Number of Applications	33.78%	43.73%
5	<i>Denied</i>		
6	Number of Borrowers Denied	484	14471
7	% of Total Number of Applications	21.13%	31.68%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	321	10522
10	% of Total Number of Applications	14.01%	23.03%
11	<i>In Process</i>		
12	Number of Borrowers In Process	712	N/A
13	% of Total Number of Applications	31.08%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	2291	45682
16	Number of Borrowers Participating in Other HFA HFF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	158	475
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	133	147
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	11324	48845
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	2287	4455
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	4134	6056
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	<b>\$5,171,687</b>	<b>\$153,099,739</b>
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	126	143
37	<i>Current</i>		
38	Number	17	810
39	%	2.20%	4.05%
40	<i>Delinquent (30+)</i>		
41	Number	21	1166
42	%	2.71%	5.84%
43	<i>Delinquent (60+)</i>		
44	Number	28	1361
45	%	3.62%	6.81%
46	<i>Delinquent (90+)</i>		
47	Number	708	16640
48	%	91.47%	83.30%

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Loan Rescue Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	650	19820
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	30
54	%	0.00%	0.15%
55	<i>Cancelled</i>		
56	Number	0	1
57	%	0.00%	0.01%
58	<i>Deed in Lieu</i>		
59	Number	1	12
60	%	0.15%	0.06%
61	<i>Short Sale</i>		
62	Number	2	41
63	%	0.31%	0.21%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	647	19736
73	%	99.54%	99.57%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	18483
85	Six Months %	N/A	99.54%
86	Twelve Months Number	N/A	17464
87	Twelve Months %	N/A	99.52%
88	Twenty-four Months Number	N/A	10913
89	Twenty-four Months %	N/A	99.33%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

**Lines # 6, 9, 15:** Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 132 fewer declined borrowers and 131 fewer withdrawn borrowers than the quarter-

**Line 36:** Median application processing times may be affected by applicants reapplying for assistance.

**Line # 50:** The quarter-to-quarter variance is 165, as outlined in the Data Dictionary.

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Principal Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>1 Program Intake/Evaluation</b>			
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	305
4	% of Total Number of Applications	0.00%	20.36%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1114
7	% of Total Number of Applications	0.00%	74.37%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	79
10	% of Total Number of Applications	0.00%	5.27%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	0	1498
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>17 Program Characteristics</b>			
<b>18 General Characteristics</b>			
19	Median 1st Lien Housing Payment Before Assistance	0	876
20	Median 1st Lien Housing Payment After Assistance	0	617
21	Median 2nd Lien Housing Payment Before Assistance	0	180
22	Median 2nd Lien Housing Payment After Assistance	0	40
23	Median 1st Lien UPB Before Program Entry	0	104627
24	Median 1st Lien UPB After Program Entry	0	82648
25	Median 2nd Lien UPB Before Program Entry	0	21474
26	Median 2nd Lien UPB After Program Entry	0	3961
27	Median Principal Forgiveness	0	10000
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	0	10000
<b>30 Assistance Characteristics</b>			
31	Assistance Provided to Date	\$0	<b>\$2,782,491</b>
32	Total Lender/Servicer Assistance Amount	\$0	<b>\$2,793,520</b>
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	100.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$10,000
<b>35 Other Characteristics</b>			
36	Median Length of Time from Initial Request to Assistance Granted	0	120
37	<i>Current</i>		
38	Number	0	114
39	%	0.00%	37.38%
40	<i>Delinquent (30+)</i>		
41	Number	0	36
42	%	0.00%	11.80%
43	<i>Delinquent (60+)</i>		
44	Number	0	30
45	%	0.00%	9.84%
46	<i>Delinquent (90+)</i>		
47	Number	0	125
48	%	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>
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	1
54	%	0.00%	0.33%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	1
63	%	0.00%	0.33%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	71
67	%	0.00%	23.27%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	232
82	%	0.00%	76.07%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	303
85	Six Months %	N/A	99.34%
86	Twelve Months Number	N/A	303
87	Twelve Months %	N/A	99.34%
88	Twenty-four Months Number	N/A	287
89	Twenty-four Months %	N/A	99.31%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

**Lines # 6, 9, 15:** Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 1 fewer declined borrowers and 1 fewer withdrawn borrowers than the quarter-to-quarter sum.

**Line 36:** Median application processing times may be affected by applicants reapplying for assistance.

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>1</b>	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	431	8662
4	% of Total Number of Applications	56.49%	74.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	21	1372
7	% of Total Number of Applications	2.75%	11.72%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	11	1371
10	% of Total Number of Applications	1.44%	11.71%
11	<i>In Process</i>		
12	Number of Borrowers In Process	300	N/A
13	% of Total Number of Applications	39.32%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	763	11705
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>17</b>	<b>Program Characteristics</b>		
<b>18</b>	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	736	795
20	Median 1st Lien Housing Payment After Assistance	367	417
21	Median 2nd Lien Housing Payment Before Assistance	135	143
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	81410	89324
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	2579	3441
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	12
29	Median Assistance Amount	1334	6419
<b>30</b>	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	<b>\$4,181,496</b>	<b>\$66,641,571</b>
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
<b>35</b>	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	101	96
37	<i>Current</i>		
38	Number	106	3323
39	%	24.59%	38.36%
40	<i>Delinquent (30+)</i>		
41	Number	47	1017
42	%	10.90%	11.74%
43	<i>Delinquent (60+)</i>		
44	Number	39	853
45	%	9.05%	9.85%
46	<i>Delinquent (90+)</i>		
47	Number	239	3469
48	%	55.45%	40.05%
<b>49</b>	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	197	7166
<b>51</b>	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
53	Number	0	16
54	%	0.00%	0.22%
55	<i>Cancelled</i>		
56	Number	2	665
57	%	1.02%	9.28%
58	<i>Deed in Lieu</i>		
59	Number	0	5
60	%	0.00%	0.07%
61	<i>Short Sale</i>		
62	Number	2	41
63	%	1.02%	0.57%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	550
70	%	0.00%	7.68%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	361
73	%	0.00%	5.04%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	193	5528
82	%	97.96%	77.14%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	7715
85	Six Months %	N/A	99.20%
86	Twelve Months Number	N/A	6560
87	Twelve Months %	N/A	99.06%
88	Twenty-four Months Number	N/A	5777
89	Twenty-four Months %	N/A	98.99%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

**Lines # 6, 9, 15:** Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 22 fewer declined borrowers and 24 fewer withdrawn borrowers than the quarter-to-quarter sum.

**Line 36:** Median application processing times may be affected by applicants reapplying for assistance.

**Line # 50:** The quarter-to-quarter variance is 61, as outlined in the Data Dictionary.

<b>Michigan</b>			
<b>HHF Performance Data Reporting- Program Performance Modification Plan Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	58	334
4	% of Total Number of Applications	41.73%	28.95%
5	<i>Denied</i>		
6	Number of Borrowers Denied	42	621
7	% of Total Number of Applications	30.22%	53.81%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	161
10	% of Total Number of Applications	0.72%	13.95%
11	<i>In Process</i>		
12	Number of Borrowers In Process	38	N/A
13	% of Total Number of Applications	27.34%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	139	1154
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	737	814
20	Median 1st Lien Housing Payment After Assistance	584	613
21	Median 2nd Lien Housing Payment Before Assistance	0	260
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	91547	92072
24	Median 1st Lien UPB After Program Entry	71238	71655
25	Median 2nd Lien UPB Before Program Entry	0	31015
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	25971
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	30000	29192
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	<b>\$1,519,362</b>	<b>\$8,091,363</b>
32	Total Lender/Servicer Assistance Amount	\$0	\$0
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$0
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	105	159
37	<i>Current</i>		
38	Number	25	117
39	%	43.10%	35.03%
40	<i>Delinquent (30+)</i>		
41	Number	7	31
42	%	12.07%	9.28%
43	<i>Delinquent (60+)</i>		
44	Number	2	25
45	%	3.45%	7.49%
46	<i>Delinquent (90+)</i>		
47	Number	24	161
48	%	41.38%	48.20%

49	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	22	295
50			
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	22	295
67	%	100.00%	100.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	218
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	97
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	55
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

**Lines # 6, 9, 15:** Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was 2 fewer declined borrowers and 3 fewer withdrawn borrowers than the quarter-to-quarter sum.

**Line 36:** Median application processing times may be affected by applicants reapplying for assistance.

**Line # 50:** The quarter-to-quarter variance is 14, as outlined in the Data Dictionary.

<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>Funded</i>		
Number of Structures Demolished/Removed	1585	7435
% of Total Number of Submissions	35.73%	67.62%
<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	756
% of Total Number of Submissions	1.06%	6.88%
<i>In Process</i>		
Number of Structures In Process	2804	N/A
% of Total Number of Submissions	63.21%	N/A
<i>Total</i>		
Total Number of Structures Submitted for Eligibility Review	4436	10995
<b>Program Characteristics</b>		
<i>Assistance Characteristics</i>		
Total Assistance Provided	\$27,326,384	\$111,173,791
Median Assistance Spent on Acquisition	\$0	\$0
Median Assistance Spent on Demolition	\$11,507	\$10,558
Median Assistance Spent on Greening	\$2,700	\$2,700
Total Assistance Reserved	N/A	\$54,260,000
<b>Geographic Breakdown (by city/county)</b>		
<i>Funded Number of Structures</i>		
Adrian	0	0
Detroit	1266	4538
Ecorse	0	0
Flint	36	1776
Ironwood	16	16
Grand Rapids	0	93
Hamtramck	0	0
Highland Park	0	0
Inkster	0	0
Jackson	4	4
Lansing	65	65
Muskegon	24	24
Pontiac	56	126
Port Huron	10	13
River Rouge	0	0
Saginaw	108	780

**Line # 9, 12, 15:** The cumulative amount has been reduced because 527 duplicate structure addresses have been identified and removed. This had previously caused the Withdrawn, In Process, and Total count to be inflated.

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

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

**Line #26:** The city of Detroit received multiple rounds of program funds allocated to it under the Blight Elimination Program. The reported "Funded Number of Structures" using Round #1 funding is 416 this quarter and 3683 cumulative, Round #2 funding is 850 this quarter and 855 cumulative

**Line #28:** The city of Flint received multiple rounds of program funds allocated to it under the Blight Elimination Program. The reported "Funded Number of Structures" using Round #1 funding is 36 this quarter and 1776 cumulative, Round #2 funding is 0 this quarter and 0 cumulative.

## 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 disbursed by the HFA across all programs.
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 of the first mortgage 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 applied for the specific program.
		<i>Denied</i>
Number of Borrowers Denied		The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications		Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
		<i>Withdrawn</i>
Number of Borrowers Withdrawn		The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who 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 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 applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and 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 ( <i>i.e.</i> , funded borrowers only).
<b>Program Characteristics (For All Approved Applicants)</b>	
<b>General Characteristics</b>	
Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment <b>paid by homeowner</b> 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> 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> 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> after receiving assistance. In other words, the median contractual second lien payment less HFA contribution
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance ( <i>e.g.</i> , mortgage payment assistance 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 (\$) disbursed to the lender/servicer on behalf of the borrower.
<b>Assistance Characteristics</b>	
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). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
<b>Other Characteristics</b>	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial homeowner registration to assistance provided. Initial registration date is used for subsequent applications; homeowners may reapply multiple times until assistance is granted. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time assistance is received.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
<b>Program Outcomes</b>	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under the program; will not sum in a quarter-over-quarter fashion due to the timeframe for processing final records and/or receipt of notices of an Alternative Outcome.
<b>Alternative Outcomes</b>	
<i>Foreclosure Sale</i>	
Number	Number of borrowers who received program assistance and at a later date, no longer retained property ownership as a result of a Foreclosure Sale.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>	
Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition

%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>Deed-in-Lieu</b>	
Number	Number of borrowers who received program assistance and at a later date, no longer retained property ownership as a result of a Deed-in-Lieu.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<b>Short Sale</b>	
Number	Number of borrowers who received program assistance and at a later date, no longer retained property ownership as a result of a Short Sale.
%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>	
<b>Loan Modification Program</b>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<b>Re-employed/ Regain Appropriate Employment Level</b>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>Reinstatement/Current/Payoff</b>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>Short Sale</b>	
Number	Number of borrowers who transitioned out of the program into a short sale <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<b>Deed-in-Lieu</b>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<b>Other - Borrower Still Owns Home</b>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home. Only applicable to monthly mortgage payment assistance program.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Homeownership Retention</b>	
Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after 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 who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after 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 who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after 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 for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs</b>	
<b>Program Intake/Evaluation</b>	
<b>Funded</b>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.

% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<b>Denied/Cancelled</b>	
Number of Structures Denied	The total number of structures/property address denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<b>Withdrawn</b>	
Number of Structures Withdrawn	The total number of structures/property address withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<b>In Process</b>	
Number of Structures In Process	The total number of structures/property address submitted that are pending review, or are in review but have not been decisioned. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decisioned divided by the total number of structures that have been submitted for eligibility review.
<b>Total</b>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and QTD in process).
<b>Program Characteristics</b>	
Total Assistance Provided	Total amount of aggregate assistance provided by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance provided by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance provided by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance provided by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of aggregate assistance committed to be spent by the HFA (Number of structures in process multiplied by the estimated amount of assistance provided per property). Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.
<b>Geographic Breakdown (by City/County)</b>	
Funded Number of Structures	Number of aggregate structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Notes</b>	
Unemployment Mortgage Subsidy (UMS) Program	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment and/or need one-time mortgage, property tax, or condo fee reinstatement due to a qualified financial hardship.
Loan Rescue (LR) Program	Program provides assistance to reinstate a delinquent mortgage, property tax, or condo fees on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Modification Plan (MP) Program	Program provides principal reduction assistance in conjunction with a loan modification or reamortization (recast); assistance may be applied as curtailment when the homeowner is in a severe negative equity position.
Blight Elimination Program (BEP)	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties
Principal Curtailment (PC) Program	Program provides funds to match the lender's required contribution towards principal when the homeowner is in a severe negative equity position. Program closed December 2014.