



## Helping Michigan's Hardest-Hit Homeowners

MICHIGAN HOMEOWNER ASSISTANCE NONPROFIT HOUSING CORPORATION (MHA)  
STEP FORWARD MICHIGAN



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 2017**

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	673	33285
3	Number of Unique Borrowers Denied Assistance	647	20499
4	Number of Unique Borrowers Withdrawn from Program	356	13675
5	Number of Unique Borrowers in Process	385	N/A
6	Total Number of Unique Borrower Applicants	N/A	67844
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$11,090,076	\$421,379,491
9	Total Spent on Administrative Support, Outreach, and Counseling	\$2,347,563	\$39,084,052
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	N/A	N/A
12	\$70,000- \$89,000	N/A	N/A
13	\$50,000- \$69,000	N/A	N/A
14	Below \$50,000	N/A	N/A
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	N/A	N/A
17	110%- 119%	N/A	N/A
18	100%- 109%	N/A	N/A
19	90%- 99%	N/A	N/A
20	80%- 89%	N/A	N/A
21	Below 80%	N/A	N/A
22	<b>Geographic Breakdown (by county)</b>		
23	Alcona	0	23
24	Alger	0	14
25	Allegan	8	272
26	Alpena	1	111
27	Antrun	1	60
28	Arenac	1	63
29	Baraga	0	17
30	Barry	4	172
31	Bay	17	513
32	Benzie	1	77
33	Berrien	6	368
34	Branch	0	90
35	Calhoun	10	471
36	Cass	1	115
37	Charlevoix	0	79
38	Cheboygan	0	121
39	Chippewa	3	91
40	Clare	6	119
41	Clinton	2	201
42	Crawford	2	62
43	Delta	3	116
44	Dickinson	1	52
45	Eaton	8	442
46	Emmet	1	104
47	Genessee	40	1485
48	Galdwin	0	93
49	Gogebic	2	60
50	Grand Traverse	4	262
51	Gratiot	1	140
52	Hillsdale	1	135
53	Houghton	2	55
54	Huron	4	105
55	Ingham	23	925
56	Ionia	6	259
57	Iosco	2	60
58	Iron	0	6
59	Isabella	7	181
60	Jackson	11	579
61	Kalamazoo	7	568
62	Kalkaska	2	78
63	Kent	25	1661
64	Keweenaw	0	5

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
65	Lake	1	46
66	Lapeer	2	198
67	Leelanau	1	37
68	Lenawee	4	317
69	Livingston	2	369
70	Luce	0	4
71	Mackinac	2	121
72	Macomb	42	2141
73	Manistee	2	65
74	Marquette	8	122
75	Mason	4	68
76	Mecosta	2	96
77	Menominee	2	45
78	Midland	5	268
79	Missaukee	1	66
80	Monroe	5	317
81	Montcalm	9	267
82	Montmorency	0	24
83	Muskegon	10	585
84	Newaygo	5	189
85	Oakland	74	2950
86	Oceana	2	77
87	Ogemaw	1	76
88	Ontonagon	0	16
89	Osceloa	0	49
90	Oscoda	1	25
91	Otsego	2	99
92	Ottawa	9	468
93	Presque Isle	0	41
94	Roscommon	2	96
95	Saginaw	32	933
96	Sanilac	0	145
97	Schoolcraft	0	37
98	Shiawassee	9	226
99	St. Clair	16	432
100	St. Joseph	3	132
101	Tuscola	6	260
102	Van Buren	4	200
103	Washtenaw	17	690
104	Wayne	170	10457
105	Wexford	5	121

<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	1	320
110	Asian	5	145
111	Black or African American	224	12253
112	Native Hawaiian or other Pacific Islander	1	38
113	White	410	19092
114	Information Not Provided by Borrower	32	1437
115	<b>Ethnicity</b>		
116	Hispanic or Latino	25	1071
117	Not Hispanic or Latino	648	32214
118	Information Not Provided by Borrower	0	0
119	<b>Sex</b>		
120	Male	250	14399
121	Female	423	18886
122	Information Not Provided by Borrower	0	0
123	<i>Co-Borrower</i>		
124	<b>Race</b>		
125	American Indian or Alaskan Native	4	146
126	Asian	3	91
127	Black or African American	72	3597
128	Native Hawaiian or other Pacific Islander	1	23
129	White	211	9978
130	Information Not Provided by Borrower	15	1594
131	<b>Ethnicity</b>		
132	Hispanic or Latino	13	545
133	Not Hispanic or Latino	290	14112
134	Information Not Provided by Borrower	3	772
135	<b>Sex</b>		
136	Male	130	5595
137	Female	173	9062
138	Information Not Provided by Borrower	3	772
139	<b>Hardship</b>		
140	Unemployment	N/A	N/A
141	Underemployment	N/A	N/A
142	Divorce	N/A	N/A
143	Medical Condition	N/A	N/A
144	Death	N/A	N/A
145	Other	N/A	N/A
146	<b>Current Loan to Value Ratio (LTV)</b>		
147	<100%	N/A	N/A
148	100%-109%	N/A	N/A
149	110%-120%	N/A	N/A
150	>120%	N/A	N/A
151	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
152	<100%	N/A	N/A
153	100%-119%	N/A	N/A
154	120%-139%	N/A	N/A
155	140%-159%	N/A	N/A
156	>=160%	N/A	N/A
157	<b>Delinquency Status (%)</b>		
158	Current	N/A	N/A
159	30+	N/A	N/A
160	60+	N/A	N/A
161	90+	N/A	N/A
162	<b>Household Size</b>		
163	1	N/A	N/A
164	2	N/A	N/A
165	3	N/A	N/A
166	4	N/A	N/A
167	5+	N/A	N/A
<p><b>Lines # 3, 4:</b> 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 95 fewer declined borrowers and 94 fewer withdrawn borrowers than the quarter-to-quarter sum.</p> <p><b>Lines # 3, 4:</b> The cumulative declines has increased by 920 and withdrawn has increased by 602, because of system coding oversite identified during annual program that delayed the reporting of these outcomes.</p> <p><b>Lines # 8, 9:</b> 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.</p>			

<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	491	22749
4	% of Total Number of Applications	N/A	43.26%
5	<i>Denied</i>		
6	Number of Borrowers Denied	636	17358
7	% of Total Number of Applications	N/A	33.01%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	351	12091
10	% of Total Number of Applications	N/A	22.99%
11	<i>In Process</i>		
12	Number of Borrowers In Process	385	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	52583
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	N/A	N/A
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
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	3244	5859
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	<b>\$2,924,370</b>	<b>\$171,559,887</b>
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	8	860
39	%	1.63%	3.77%
40	<i>Delinquent (30+)</i>		
41	Number	15	1228
42	%	3.05%	5.40%
43	<i>Delinquent (60+)</i>		
44	Number	18	1414
45	%	3.67%	6.22%
46	<i>Delinquent (90+)</i>		
47	Number	450	19247
48	%	91.65%	84.61%

Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	347	22559
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	33
54	%	0.00%	0.14%
55	<i>Cancelled</i>		
56	Number	0	3
57	%	0.00%	0.01%
58	<i>Deed in Lieu</i>		
59	Number	0	15
60	%	0.00%	0.07%
61	<i>Short Sale</i>		
62	Number	2	49
63	%	0.58%	0.22%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
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	345	22459
73	%	99.42%	99.56%
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	21593
85	Six Months %	N/A	99.92%
86	Twelve Months Number	N/A	19939
87	Twelve Months %	N/A	99.81%
88	Twenty-four Months Number	N/A	17457
89	Twenty-four Months %	N/A	99.48%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p><b>Lines # 6, 9, 15:</b> 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 85 fewer declined borrowers and 82 fewer withdrawn borrowers than the quarter-to-quarter sum.</p> <p><b>Lines # 6, 9:</b> The cumulative declines has increased by 915 and withdrawn has increased by 602, because of system coding oversight identified during annual program that delayed the reporting of these outcomes.</p> <p><b>Line # 50:</b> The quarter-to-quarter variance is 183, as outlined in the Data Dictionary.</p>			

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Principal Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	305
4	% of Total Number of Applications	N/A	20.20%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	1109
7	% of Total Number of Applications	N/A	74.68%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	76
10	% of Total Number of Applications	N/A	5.12%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1490
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	N/A	876
20	Median 1st Lien Housing Payment After Assistance	N/A	617
21	Median 2nd Lien Housing Payment Before Assistance	N/A	180
22	Median 2nd Lien Housing Payment After Assistance	N/A	40
23	Median 1st Lien UPB Before Program Entry	N/A	104627
24	Median 1st Lien UPB After Program Entry	N/A	82648
25	Median 2nd Lien UPB Before Program Entry	N/A	21474
26	Median 2nd Lien UPB After Program Entry	N/A	3961
27	Median Principal Forgiveness	N/A	10000
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	N/A	10000
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	N/A	<b>\$2,782,491</b>
32	Total Lender/Servicer Assistance Amount	N/A	<b>\$2,793,520</b>
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	100.00%
34	Median Lender/Servicer Assistance per Borrower	N/A	\$10,000
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	120
37	<i>Current</i>		
38	Number	N/A	114
39	%	N/A	37.38%
40	<i>Delinquent (30+)</i>		
41	Number	N/A	36
42	%	N/A	11.80%
43	<i>Delinquent (60+)</i>		
44	Number	N/A	30
45	%	N/A	9.84%
46	<i>Delinquent (90+)</i>		
47	Number	N/A	125
48	%	N/A	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	N/A	1
54	%	N/A	0.33%
55	<i>Cancelled</i>		
56	Number	N/A	0
57	%	N/A	0.00%
58	<i>Deed in Lieu</i>		
59	Number	N/A	0
60	%	N/A	0.00%
61	<i>Short Sale</i>		
62	Number	N/A	1
63	%	N/A	0.33%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	N/A	71
67	%	N/A	23.28%
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	N/A	0
73	%	N/A	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	N/A	232
82	%	N/A	76.06%
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	303
89	Twenty-four Months %	N/A	99.34%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p><b>Lines # 6, 9, 15:</b> 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 0 fewer withdrawn borrowers than the quarter-to-quarter sum.</p> <p><b>Lines # 6, 9:</b> The cumulative declines has increased by 5, because of system coding oversight identified during annual program that delayed the reporting of these outcomes.</p> <p><b>Line 36:</b> Median application processing times may be affected by applicants reapplying for assistance.</p>			

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	181	9867
4	% of Total Number of Applications	N/A	78.20%
5	<i>Denied</i>		
6	Number of Borrowers Denied	11	1402
7	% of Total Number of Applications	N/A	11.11%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	5	1349
10	% of Total Number of Applications	N/A	10.69%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	12618
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	770	789
20	Median 1st Lien Housing Payment After Assistance	403	413
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
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	13
29	Median Assistance Amount	1154	6578
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	<b>\$2,448,255</b>	<b>\$79,750,716</b>
32	Total Lender/Service Assistance Amount	N/A	N/A
33	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	N/A	N/A
37	<i>Current</i>		
38	Number	46	3662
39	%	25.42%	37.12%
40	<i>Delinquent (30+)</i>		
41	Number	18	1164
42	%	9.94%	11.79%
43	<i>Delinquent (60+)</i>		
44	Number	20	966
45	%	11.05%	9.79%
46	<i>Delinquent (90+)</i>		
47	Number	97	4075
48	%	53.59%	41.30%

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Unemployment Mortgage Subsidy 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)	348	8900
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	16
54	%	0.00%	0.18%
55	<i>Cancelled</i>		
56	Number	4	707
57	%	1.15%	7.94%
58	<i>Deed in Lieu</i>		
59	Number	0	6
60	%	0.00%	0.07%
61	<i>Short Sale</i>		
62	Number	1	51
63	%	0.29%	0.57%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	550
70	%	0.00%	6.18%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	4	524
73	%	1.15%	5.89%
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	339	7046
82	%	97.41%	79.17%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	7980
87	Twelve Months %	N/A	92.12%
88	Twenty-four Months Number	N/A	5892
89	Twenty-four Months %	N/A	89.02%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p><b>Lines # 6, 9, 15:</b> 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 5 fewer declined borrowers and 11 fewer withdrawn borrowers than the quarter-to-quarter sum.</p> <p><b>Line # 50:</b> The quarter-to-quarter variance is 50, as outlined in the Data Dictionary.</p>			

<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	1	364
4	% of Total Number of Applications	N/A	31.57%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	630
7	% of Total Number of Applications	N/A	54.64%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	159
10	% of Total Number of Applications	N/A	13.79%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1153
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	1817	818
20	Median 1st Lien Housing Payment After Assistance	1576	621
21	Median 2nd Lien Housing Payment Before Assistance	0	260
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	193641	92268
24	Median 1st Lien UPB After Program Entry	165458	71990
25	Median 2nd Lien UPB Before Program Entry	0	31015
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	25971
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	30000	29111
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	<b>\$30,000</b>	<b>\$8,837,289</b>
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	1	135
39	%	100.00%	37.09%
40	<i>Delinquent (30+)</i>		
41	Number	0	32
42	%	0.00%	8.79%
43	<i>Delinquent (60+)</i>		
44	Number	0	28
45	%	0.00%	7.69%
46	<i>Delinquent (90+)</i>		
47	Number	0	169
48	%	0.00%	46.43%

<b>Michigan</b>			
<b>HHF Performance Data Reporting- Program Performance</b>			
<b>Modification Plan 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	363
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	1
63	%	0.00%	0.28%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	362
67	%	0.00%	99.72%
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	N/A	N/A
73	%	N/A	N/A
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	N/A	N/A
82	%	N/A	N/A
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	360
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	332
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	96
89	Twenty-four Months %	N/A	98.97%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p><b>Lines # 6, 9, 15:</b> 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 3 fewer declined borrowers and 1 fewer withdrawn borrowers than the quarter-to-quarter sum.</p> <p><b>Line # 50:</b> The quarter-to-quarter variance is 1, as outlined in the Data Dictionary.</p>			

Michigan		
HHF Performance Data Reporting- Program Performance Blight Elimination Program		
	QTD	Cumulative
<b>Program Evaluation</b>		
<i>Funded</i>		
Number of Structures Demolished/Removed	404	10253
% of Total Number of Submissions	N/A	72.34%
<i>Denied/Cancelled</i>		
Number of Structures Denied/Cancelled	0	0
% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>		
Number of Structures Withdrawn	224	1054
% of Total Number of Submissions	N/A	7.44%
<i>In Process</i>		
Number of Structures In Process	2867	N/A
% of Total Number of Submissions	N/A	N/A
<i>Total</i>		
Total Number of Structures Submitted for Eligibility Review	N/A	14174
<b>Program Characteristics</b>		
<i>Assistance Characteristics</i>		
Total Assistance Provided	<b>\$5,687,452</b>	<b>\$158,449,107</b>
Median Assistance Spent on Acquisition	\$0	\$0
Median Assistance Spent on Demolition	\$9,435	\$10,861
Median Assistance Spent on Greening	\$1,792	\$2,700
Total Assistance Reserved	N/A	\$47,550,000
<b>Geographic Breakdown (by city/county)</b>		
<i>Funded Number of Structures</i>		
Adrian	0	8
Detroit	260	6356
Ecorse	4	72
Flint	71	1980
Grand Rapids	0	117
Hamtramck	0	0
Highland Park	3	86
Inkster	2	13
Ironwood	0	27
Jackson	15	195
Lansing	3	193
Muskegon	41	144
Pontiac	2	137
Port Huron	2	35
River Rouge	1	48
Saginaw	0	842
<p><b>Line # 19:</b> The "Median Assistance Spent on Acquisition" amount may reflect as zero because most structures do not incur an acquisition expense.</p> <p><b>Line #21:</b> 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.</p> <p><b>Line #26:</b> 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 0 this quarter and 3683 cumulative, Round #2 funding is 142 this quarter and 2544 cumulative, Round #3 funding is 118 this quarter and 129 cumulative</p> <p><b>Line #28:</b> 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 0 this quarter and 1776 cumulative, Round #2 funding is 0 this quarter and 44 cumulative, Round #3 funding is 71 this quarter and 160 cumulative</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 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. Adenial 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>

## Data Dictionary

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>	

## Data Dictionary

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.

### Program Completion/ Transition

<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.

### Homeownership Retention

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.

### HFA Performance Data Reporting - Program Performance The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

## Data Dictionary

Program Intake/Evaluation	
<i>Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures/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.
<i>Withdrawn</i>	
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.
<i>In Process</i>	
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 decided. 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 decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and QTD in process).

Program Characteristics	
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 decided and new applications are submitted for review. This should be reported in the Cumulative column only.

Geographic Breakdown (by City/County)	
Funded Number of Structures	Number of aggregate structures funded in each city or county listed.

### HFA Performance Data Reporting - Program Notes

Unemployment Mortgage Subsidy (UMS) Program	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment and/or need one-time mortgage, property tax, or condo fee reinstatement due to a qualified financial hardship.
Loan Rescue (LR) Program	Program provides assistance to reinstate a delinquent mortgage, property tax, or condo fees on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Modification Plan (MP) Program	Program provides principal reduction assistance in conjunction with a loan modification or reamortization (recast); assistance may be applied as curtailment when the homeowner is in a severe negative equity position.
Blight Elimination Program (BEP)	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties
Principal Curtailment (PC) Program	Program provides funds to match the lender's required contribution towards principal when the homeowner is in a severe negative equity position. Program closed December 2014.