



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month 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: August 2011**

<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	1063	2897
	Number of Unique Borrowers Denied Assistance	754	2387
	Number of Unique Borrowers Withdrawn from Program	51	181
	Number of Unique Borrowers in Process	606	N/A
	Total Number of Unique Borrower Applicants	2474	6071
<b>Borrower Income (\$)</b>			
	Above \$90,000	3.58%	2.25%
	\$70,000- \$89,000	6.11%	4.35%
	\$50,000- \$69,000	14.96%	11.29%
	Below \$50,000	75.35%	82.11%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	8.00%	5.15%
	110%- 119%	3.57%	2.38%
	100%- 109%	3.39%	2.94%
	90%- 99%	4.14%	3.52%
	80%- 89%	6.11%	4.77%
	Below 80%	74.79%	81.24%
<b>Geographic Breakdown (by county)</b>			
	Alcona	1	3
	Alger	0	0
	Allegan	15	38
	Alpena	8	24
	Antrun	2	4
	Arenac	0	4
	Baraga	0	1
	Barry	9	24
	Bay	23	58
	Benzie	3	19
	Berrien	16	36
	Branch	1	15
	Calhoun	15	34
	Cass	3	9
	Charlevoix	7	15
	Cheboygan	3	11
	Chippewa	1	2
	Clare	6	13
	Clinton	10	26
	Crawford	4	8
	Delta	5	29
	Dickinson	0	4
	Eaton	20	51
	Emmet	5	14
	Genessee	59	162
	Galdwin	2	10
	Gogebic	1	2
	Grand Traverse	15	35
	Gratiot	3	30
	Hillsdale	12	23
	Houghton	1	9
	Huron	4	21
	Ingham	37	101
	Ionia	6	21
	Iosco	2	12
	Iron	0	0
	Isabella	10	42
	Jackson	27	61
	Kalamazoo	22	50
	Kalkaska	4	7
	Kent	61	182
	Keweenaw	0	1

<b>Michigan</b>		
<b>HFA Performance Data Reporting- Borrower Characteristics</b>		
	<b>QTD</b>	<b>Cumulative</b>
Lake	2	7
Lapeer	15	30
Leelanau	2	4
Lenawee	12	55
Livingston	15	46
Luce	0	0
Mackinac	2	5
Macomb	85	201
Manistee	1	6
Marquette	3	10
Mason	1	5
Mecosta	5	18
Menominee	2	5
Midland	7	25
Missaukee	2	6
Monroe	12	26
Montcalm	16	29
Montmorency	0	0
Muskegon	20	58
Newaygo	7	28
Oakland	98	234
Oceana	5	9
Ogemaw	5	15
Ontongan	1	3
Osceloa	1	6
Oscoda	1	2
Otsego	1	10
Ottawa	18	49
Presque Isle	2	6
Roscommon	3	7
Saginaw	30	78
Sanilac	5	22
Schoolcraft	0	6
Shiawassee	18	33
St. Clair	19	50
St. Joseph	5	23
Tuscola	17	55
Van Buren	7	22
Washtenaw	21	66
Wayne	171	417
Wexford	3	9

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		14	39
Asian		5	9
Black or African American		240	535
Native Hawaiian or other Pacific Islander		0	6
White		764	2092
Information Not Provided by Borrower		40	216
<b>Ethnicity</b>			
Hispanic or Latino		36	76
Not Hispanic or Latino		1027	2821
Information Not Provided by Borrower		0	0
<b>Sex</b>			
Male		498	1541
Female		565	1356
Information Not Provided by Borrower		0	0
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		1	9
Asian		3	5
Black or African American		44	94
Native Hawaiian or other Pacific Islander		0	3
White		338	842
Information Not Provided by Borrower		29	110
<b>Ethnicity</b>			
Hispanic or Latino		19	40
Not Hispanic or Latino		392	1010
Information Not Provided by Borrower		4	13
<b>Sex</b>			
Male		155	288
Female		256	762
Information Not Provided by Borrower		4	13
<b>Hardship</b>			
Unemployment		563	1794
Underemployment		161	358
Divorce		22	53
Medical Condition		108	256
Death		15	34
Other		194	402
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		3.33%	1.10%
100%-109%		6.67%	6.59%
110%-120%		10.00%	7.69%
>120%		80.00%	84.62%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		0.00%	0.00%
100%-119%		0.00%	6.59%
120%-139%		6.67%	15.39%
140%-159%		10.00%	10.99%
>=160%		83.33%	67.03%
<b>Delinquency Status (%)</b>			
Current		17.87%	26.93%
30+		13.55%	14.85%
60+		14.96%	16.54%
90+		53.62%	41.68%
<b>Household Size</b>			
1		188	624
2		256	741
3		216	562
4		230	567
5+		173	403

1.Number of **Unique Borrowers Receiving Assistance** and **Assistance Provided to Date** is calculated from actual date funds are released to Servicer; previously, numbers were calculated from date Servicer received funds. This change was retroactive therefore previous Quarter numbers will not equal present Cumulative totals. 2.Number of **Unique Borrowers Denied** or **Withdrawn** will not equal Cumulative totals as they may move to a different category from previous Quarter to next.

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Loan Rescue Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved		599	1310
% of Total Number of Applications		30.99%	34.27%
<i>Denied</i>			
Number of Applications Denied		558	1704
% of Total Number of Applications		28.87%	44.60%
<i>Withdrawn</i>			
Number of Applications Withdrawn		25	57
% of Total Number of Applications		1.29%	1.49%
<i>In Process</i>			
Number of Applications In Process		751	N/A
% of Total Number of Applications		38.85%	N/A
<i>Total</i>			
Total Number of Applications Received		1933	3822
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		\$790.01	\$803.24
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$93,555.23	\$92,795.49
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		\$18,075.35	\$0.00
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		\$4,377.87	\$3,788.18
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$3,011,229.38	\$5,585,712.88
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		76	64
<i>Current</i>			
Number		19	60
%		3.17%	4.57%
<i>Delinquent (30+)</i>			
Number		70	202
%		11.69%	15.42%
<i>Delinquent (60+)</i>			
Number		110	289
%		18.36%	22.08%
<i>Delinquent (90+)</i>			
Number		400	759
%		66.78%	57.93%

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Loan Rescue Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	604	1310
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	4	17
	%	0.66%	1.30%
	<i>Cancelled</i>		
	Number	1	3
	%	0.17%	0.23%
	<i>Deed in Lieu</i>		
	Number	0	2
	%	0.00%	0.15%
	<i>Short Sale</i>		
	Number	1	2
	%	0.17%	0.15%
<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	598	1286
	%	99.00%	98.17%
	<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</b>			
	Six Months Number	N/A	371
	Six Months %	N/A	94.88%
	Twelve Months Number	N/A	216
	Twelve Months %	N/A	94.32%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

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<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Principal Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Applications Approved		30	91
% of Total Number of Applications		11.54%	16.58%
<i>Denied</i>			
Number of Applications Denied		142	365
% of Total Number of Applications		54.62%	66.48%
<i>Withdrawn</i>			
Number of Applications Withdrawn		1	6
% of Total Number of Applications		0.38%	1.09%
<i>In Process</i>			
Number of Applications In Process		87	N/A
% of Total Number of Applications		33.46%	N/A
<i>Total</i>			
Total Number of Applications Received		260	549
Number of Borrowers Participating in Other HFA HFF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$820.23	\$841.29
Median 1st Lien Housing Payment After Assistance		\$630.34	\$637.00
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 1st Lien UPB Before Program Entry		\$106,504.49	\$105,037.00
Median 1st Lien UPB After Program Entry		\$90,521.97	\$90,000.00
Median 2nd Lien UPB Before Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB After Program Entry		\$0.00	\$0.00
Median Principal Forgiveness <sup>1</sup>		\$10,000.00	\$15,000.00
Median Length of Time Borrower Receives Assistance	N/A		N/A
Median Assistance Amount		\$10,000.00	\$10,000.00
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$262,944.08	\$812,478.60
Total Lender/Service Assistance Amount		\$272,942.40	\$822,549.26
Borrowers Receiving Lender/Service Match (%)		100%	100%
Median Lender/Service Assistance per Borrower		10000	10000
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		117	45
<i>Current</i>			
Number		8	30
%		26.67%	32.97%
<i>Delinquent (30+)</i>			
Number		7	19
%		23.33%	20.88%
<i>Delinquent (60+)</i>			
Number		4	11
%		13.33%	12.09%
<i>Delinquent (90+)</i>			
Number		11	31
%		36.67%	34.07%

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance 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)	30	91
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	1.10%
	<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	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	1	1
	%	3.33%	1.10%
	<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	29	89
	%	96.67%	97.80%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	49
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	36
	Twelve Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

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<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 Applications Approved		434	1496
% of Total Number of Applications		23.07%	45.33%
<i>Denied</i>			
Number of Applications Denied		54	318
% of Total Number of Applications		2.87%	9.64%
<i>Withdrawn</i>			
Number of Applications Withdrawn		25	118
% of Total Number of Applications		1.33%	3.58%
<i>In Process</i>			
Number of Applications In Process		1368	N/A
% of Total Number of Applications		72.73%	N/A
<i>Total</i>			
Total Number of Applications Received		1881	3300
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		\$807.39	\$833.00
Median 1st Lien Housing Payment After Assistance		\$406.82	\$438.18
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		\$93,268.24	\$94,163.84
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$0.00
Median 2nd Lien UPB After Program Entry	N/A		N/A
Median Principal Forgiveness <sup>1</sup>		\$0.00	\$0.00
Median Length of Time Borrower Receives Assistance	N/A		4
Median Assistance Amount		\$1,330.10	\$2,177.91
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$1,678,329.19	\$4,087,296.41
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		77	68
<i>Current</i>			
Number		163	690
%		37.56%	46.12%
<i>Delinquent (30+)</i>			
Number		67	209
%		15.44%	13.97%
<i>Delinquent (60+)</i>			
Number		45	179
%		10.36%	11.97%
<i>Delinquent (90+)</i>			
Number		159	418
%		36.64%	27.94%
<b>Program Outcomes</b>			

# Michigan

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

		QTD	Cumulative
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		168	437
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
Number		1	7
%		0.60%	1.60%
<i>Cancelled</i>			
Number		26	72
%		15.48%	16.48%
<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		0	0
%		0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		15	139
%		8.92%	31.81%
<i>Reinstatement/Current/Payoff</i>			
Number		5	7
%		2.98%	1.60%
<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		121	212
%		72.02%	48.51%
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number		N/A	616
Six Months %		N/A	99.51%
Twelve Months Number		N/A	269
Twelve Months %		N/A	97.46%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

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## 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).

#### Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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#### 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.
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#### Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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#### Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
<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.
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#### 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.
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#### 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.
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#### Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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#### Household Size

All Categories	Household size at the time of assistance.
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### 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 Applications Approved	The total number of applications approved for assistance for the specific program
% of Total Number of Applications	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Denied</i>	
Number of Applications Denied	The total number of applications 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 applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Withdrawn</i>	
Number of Applications Withdrawn	The total number of applications 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 applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
<i>In Process</i>	
Number of Applications In Process	The total number of applications for 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 applications for the specific program that have not been decided on and are pending review divided by the total number of applications received for the specific program.
<i>Total</i>	
Total Number of Applications Received	Total number of applications received for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components.

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

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