



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: February 2014

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance ¹	2154	19318
	Number of Unique Borrowers Denied Assistance ²	1694	11700
	Number of Unique Borrowers Withdrawn from Program ²	1163	8184
	Number of Unique Borrowers in Process	1141	N/A
	Total Number of Unique Borrower Applicants	6152	40343
Program Expenditures (\$)			
	Total Assistance Provided to Date ³	19,932,686.03	146,319,414.36
	Total Spent on Administrative Support, Outreach, and Counseling ^{3,4}	2,357,597.59	20,236,658.21
Borrower Income (\$)			
	Above \$90,000	4.01%	3.95%
	\$70,000- \$89,000	5.11%	6.29%
	\$50,000- \$69,000	11.34%	13.41%
	Below \$50,000	79.54%	76.35%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	6.79%	8.08%
	110%- 119%	2.23%	2.58%
	100%- 109%	2.23%	3.33%
	90%- 99%	3.49%	4.15%
	80%- 89%	4.65%	5.36%
	Below 80%	80.61%	76.50%
Geographic Breakdown (by county)			
	Alcona	1	17
	Alger	2	9
	Allegan	13	186
	Alpena	2	71
	Antrun	2	40
	Arenac	4	39
	Baraga	1	7
	Barry	7	120
	Bay	30	305
	Benzie	2	57
	Berrien	14	241
	Branch	7	64
	Calhoun	43	293
	Cass	4	85
	Charlevoix	4	59
	Cheboygan	3	90
	Chippewa	2	38
	Clare	9	67
	Clinton	9	134
	Crawford	4	42
	Delta	2	77
	Dickinson	2	34
	Eaton	17	281
	Emmet	1	73
	Genesee	87	808
	Galdwin	3	63
	Gogebic	4	31
	Grand Traverse	8	194
	Gratiot	8	102
	Hillsdale	4	98
	Houghton	2	35
	Huron	6	75
	Ingham	39	512
	Ionia	8	173
	Iosco	0	41
	Iron	1	4
	Isabella	10	128
	Jackson	24	358
	Kalamazoo	34	363
	Kalkaska	6	50
	Kent	98	1134
	Keweenaw	0	2

Michigan		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lake	1	34
Lapeer	7	134
Leelanau	1	27
Lenawee	14	223
Livingston	19	245
Luce	0	2
Mackinac	6	69
Macomb	145	1271
Manistee	3	40
Marquette	2	60
Mason	3	32
Mecosta	2	59
Menominee	3	26
Midland	18	192
Missaukee	6	39
Monroe	22	197
Montcalm	26	178
Montmorency	3	18
Muskegon	40	395
Newaygo	4	125
Oakland	195	1723
Oceana	4	48
Ogemaw	1	54
Ontongan	0	9
Osceloa	3	31
Oscoda	1	13
Otsego	3	60
Ottawa	26	315
Presque Isle	2	25
Roscommon	8	56
Saginaw	81	500
Sanilac	7	104
Schoolcraft	1	17
Shiawassee	15	150
St. Clair	26	256
St. Joseph	3	88
Tuscola	9	183
Van Buren	6	129
Washtenaw	44	358
Wayne	860	5160
Wexford	7	73

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native	13		182
Asian	12		88
Black or African American	976		6163
Native Hawaiian or other Pacific Islander	2		19
White	1058		11992
Information Not Provided by Borrower	93		874
Ethnicity			
Hispanic or Latino	65		611
Not Hispanic or Latino	2089		18707
Information Not Provided by Borrower	0		0
Sex			
Male	884		8989
Female	1270		10329
Information Not Provided by Borrower	0		0
Co-Borrower			
Race			
American Indian or Alaskan Native	5		77
Asian	4		57
Black or African American	325		1802
Native Hawaiian or other Pacific Islander	0		13
White	568		6023
Information Not Provided by Borrower	79		760
Ethnicity			
Hispanic or Latino	30		313
Not Hispanic or Latino	909		8117
Information Not Provided by Borrower	42		302
Sex			
Male	371		3110
Female	568		5320
Information Not Provided by Borrower	42		302
Hardship			
Unemployment	644		8574
Underemployment	382		3214
Divorce	50		481
Medical Condition	550		3068
Death	72		402
Other	456		3579
Current Loan to Value Ratio (LTV)			
<100%	77.78%		9.70%
100%-109%	11.11%		3.68%
110%-120%	0.00%		7.69%
>120%	11.11%		78.93%
Current Combined Loan to Value Ratio (CLTV)			
<100%	66.67%		8.04%
100%-119%	11.11%		10.03%
120%-139%	11.11%		18.39%
140%-159%	0.00%		16.72%
>=160%	11.11%		46.82%
Delinquency Status (%)			
Current	8.36%		17.19%
30+	5.29%		8.59%
60+	4.83%		8.98%
90+	81.52%		65.24%
Household Size			
1	617		4291
2	575		5141
3	381		3597
4	323		3449
5+	258		2840

1. The cumulative number of program approvals has been reduced by seven because of the full return of funds. These seven prior approvals are now reported as denials. 2. Applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. 3. Blight Elimination Program (BEP) activity is included in both Total Assistance Provided to Date and Total Spent on Administrative Support, Outreach, and Counseling. See the BEP tab for detailed statistics. 4. The cumulative amount for Administrative Support, Outreach, and Counseling has been increased by \$9,831.00 due to an underreporting of the amount spent in

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Michigan

HFA Performance Data Reporting- Program Performance Loan Rescue Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance ¹		1860	12846
% of Total Number of Applications		32.59%	41.93%
<i>Denied</i>			
Number of Borrowers Denied		1612	9631
% of Total Number of Applications		28.81%	31.45%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1141	7123
% of Total Number of Applications		20.62%	23.26%
<i>In Process</i>			
Number of Borrowers In Process		1030	N/A
% of Total Number of Applications		17.98%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		5643	30630
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		233.33	605.00
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		147.83	156.11
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		12538.71	63850.00
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		4861.80	5419.62
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		6088.90	6226.15
Assistance Characteristics			
Assistance Provided to Date		15,352,756.84	98,535,833.57
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		200	130
<i>Current</i>			
Number		61	550
%		3.28%	4.28%
<i>Delinquent (30+)</i>			
Number		76	872
%		4.09%	6.79%
<i>Delinquent (60+)</i>			
Number		72	1069
%		3.87%	8.32%
<i>Delinquent (90+)</i>			
Number		1651	10355
%		88.76%	80.61%

Michigan

HFA Performance Data Reporting- Program Performance Loan Rescue Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1616	12563
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	19
	%	0.00%	0.15%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.01%
	<i>Deed in Lieu</i>		
	Number	0	5
	%	0.00%	0.04%
	<i>Short Sale</i>		
	Number	5	26
	%	0.31%	0.21%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	1611	12512
	%	99.69%	99.59%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	9208
	Six Months %	N/A	99.43%
	Twelve Months Number	N/A	5536
	Twelve Months %	N/A	99.05%
	Twenty-four Months Number	N/A	1894
	Twenty-four Months %	N/A	97.73%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. The cumulative number of program approvals has been reduced by three because of the full return of funds. These three prior approvals are now reported as denials. 2. Borrower still owns home.

Michigan			
HFA Performance Data Reporting- Program Performance			
Principal Curtailment Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		9	299
% of Total Number of Applications		22.50%	19.78%
<i>Denied</i>			
Number of Borrowers Denied		21	1120
% of Total Number of Applications		52.50%	74.07%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		3	86
% of Total Number of Applications		7.50%	5.69%
<i>In Process</i>			
Number of Borrowers In Process		7	N/A
% of Total Number of Applications		17.50%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		40	1512
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1019.76	876.00
Median 1st Lien Housing Payment After Assistance		833.77	617.17
Median 2nd Lien Housing Payment Before Assistance		100.87	179.55
Median 2nd Lien Housing Payment After Assistance		130.56	40.06
Median 1st Lien UPB Before Program Entry		109137.90	105037.00
Median 1st Lien UPB After Program Entry		103493.92	83223.78
Median 2nd Lien UPB Before Program Entry		33325.65	21474.45
Median 2nd Lien UPB After Program Entry		13782.23	3960.53
Median Principal Forgiveness ¹		10000.00	10000.00
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		10000.00	10000.00
Assistance Characteristics			
Assistance Provided to Date		76,193.54	2,727,492.77
Total Lender/Servicer Assistance Amount		85149.98	2736521.37
Borrowers Receiving Lender/Servicer Match (%)		100.00%	100.00%
Median Lender/Servicer Assistance per Borrower		10000	10000
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		330	119
<i>Current</i>			
Number		6	108
%		66.67%	36.12%
<i>Delinquent (30+)</i>			
Number		0	37
%		0.00%	12.37%
<i>Delinquent (60+)</i>			
Number		0	29
%		0.00%	9.70%
<i>Delinquent (90+)</i>			
Number		3	125
%		33.33%	41.81%

Michigan			
HFA Performance Data Reporting- Program Performance			
Principal Curtailment Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	9	299
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0.00%	0.33%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	2
	%	0.00%	0.67%
Program Completion/Transition			
	<i>Loan Modification Program</i>		
	Number	9	63
	%	100.00%	21.07%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	233
	%	0.00%	77.93%
Homeownership Retention²			
	Six Months Number	N/A	284
	Six Months %	N/A	98.95%
	Twelve Months Number	N/A	274
	Twelve Months %	N/A	98.92%
	Twenty-four Months Number	N/A	130
	Twenty-four Months %	N/A	98.48%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

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

Michigan

HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance ¹		274	6107
% of Total Number of Applications		66.51%	79.72%
<i>Denied</i>			
Number of Borrowers Denied		29	648
% of Total Number of Applications		7.28%	8.45%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		18	817
% of Total Number of Applications		4.37%	10.66%
<i>In Process</i>			
Number of Borrowers In Process		90	N/A
% of Total Number of Applications		21.84%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		411	7662
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		847.09	825.03
Median 1st Lien Housing Payment After Assistance		465.47	426.14
Median 2nd Lien Housing Payment Before Assistance		0.00	190.66
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		95203.64	93681.15
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		0.00	19061.73
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		0.00	0.00
Median Length of Time Borrower Receives Assistance		N/A	12.00
Median Assistance Amount		1148.69	6044.46
Assistance Characteristics			
Assistance Provided to Date		3,174,344.78	42,612,851.91
Total Lender/Servicer Assistance Amount		N/A	N/A
Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		155	90
<i>Current</i>			
Number		111	2656
%		40.51%	43.46%
<i>Delinquent (30+)</i>			
Number		36	747
%		13.14%	12.23%
<i>Delinquent (60+)</i>			
Number		30	628
%		10.95%	10.28%
<i>Delinquent (90+)</i>			
Number		97	2076
%		35.40%	34.03%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		503	4700
Alternative Outcomes			

Michigan

HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program

		QTD	Cumulative
<i>Foreclosure Sale</i>			
Number		0	10
%		0.00%	0.22%
<i>Cancelled</i>			
Number		29	591
%		5.77%	12.57%
<i>Deed in Lieu</i>			
Number		3	5
%		0.60%	0.11%
<i>Short Sale</i>			
Number		5	35
%		0.99%	0.74%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		0	0
%		0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		0	560
%		0.00%	11.91%
<i>Reinstatement/Current/Payoff</i>			
Number		0	0
%		0.00%	0.00%
<i>Short Sale</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Deed in Lieu</i>			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		466	3499
%		92.64%	74.45%
Homeownership Retention²			
Six Months Number		N/A	5540
Six Months %		N/A	99.09%
Twelve Months Number		N/A	4797
Twelve Months %		N/A	98.95%
Twenty-four Months Number		N/A	2049
Twenty-four Months %		N/A	97.94%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

1. The cumulative number of program approvals has been reduced by four because of the full return of funds. These four prior approvals are now reported as denials. 2. Borrower still owns home.

Michigan

HHF Performance Data Reporting- Program Performance Modification Plan Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		11	66
% of Total Number of Applications		18.97%	12.25%
<i>Denied</i>			
Number of Borrowers Denied		32	301
% of Total Number of Applications		55.17%	55.84%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1	158
% of Total Number of Applications		1.72%	29.31%
<i>In Process</i>			
Number of Borrowers In Process		14	N/A
% of Total Number of Applications		24.14%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		58	539
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		855.06	885.80
Median 1st Lien Housing Payment After Assistance		726.01	561.15
Median 2nd Lien Housing Payment Before Assistance		0.00	260.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		115431.65	102732.94
Median 1st Lien UPB After Program Entry		105056.24	80000.00
Median 2nd Lien UPB Before Program Entry		0.00	31015.06
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		0.00	18561.22
Median Length of Time Borrower Receives Assistance		N/A	0.00
Median Assistance Amount		12058.40	20852.84
Assistance Characteristics			
Assistance Provided to Date		180,220.16	1,271,175.40
Total Lender/Service Assistance Amount		\$0.00	\$0.00
Borrowers Receiving Lender/Service Match (%)		0.00%	0.00%
Median Lender/Service Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		231	213
<i>Current</i>			
Number		2	8
%		18.19%	12.11%
<i>Delinquent (30+)</i>			
Number		2	3
%		18.18%	4.55%
<i>Delinquent (60+)</i>			
Number		2	9
%		18.18%	13.64%
<i>Delinquent (90+)</i>			
Number		5	46
%		45.45%	69.70%

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	10	65
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	10	65
	%	100.00%	100.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	48
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	24
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

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

Michigan

HHF Performance Data Reporting- Program Performance Blight Elimination Program

		QTD	Cumulative
Program Evaluation			
<i>Approved/Funded</i>			
Number of Structures Demolished/Removed		124	125
% of Total Number of Submissions		4.57%	4.60%
<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		36	39
% of Total Number of Submissions		1.33%	1.44%
<i>In Process</i>			
Number of Structures In Process		2552	N/A
% of Total Number of Submissions		94.10%	N/A
<i>Total</i>			
Total Number of Structures Submitted for Eligibility Review		2712	2716
Program Characteristics			
<i>Assistance Characteristics</i>			
Total Assistance Provided		1,149,170.71	1,172,060.71
Median Assistance Spent on Acquisition ¹		0.00	0.00
Median Assistance Spent on Demolition		7076.00	7076.00
Median Assistance Spent on Greening		1125.00	1125.00
Total Assistance Reserved		N/A	63800000.00
Geographic Breakdown (by city)			
<i>Approved/Funded Number of Structures</i>			
Detroit		0	0
Flint		13	13
Grand Rapids		3	4
Pontiac		0	0
Saginaw		108	108

1. The median acquisition amount may reflect as zero because most structures do not incur an acquisition expense.

Data Dictionary

HFA Performance Data Reporting- Borrower Characteristics

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

Unique Borrower Count

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

Program Expenditures

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

Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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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>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
Co-Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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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 Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned 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 decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

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

Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number		Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%		Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number		Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%		Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>		
Number		Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%		Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%		Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>		
Number		Number of borrowers transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
%		Percent of transitioned households in this category compared to all borrowers reflected in alternative outcomes and program completion/transition.
Homeownership Retention ¹		
Six Months		Number of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%		Percent of borrowers assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months		Number of borrowers assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%		Percent of borrowers assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months		Number of borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%		Percent of borrowers assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable		Number of borrowers assisted by the program that are unable to be verified by any available means.
%		Percent of borrowers assisted by the Program that are unable to be verified by any available means.
¹ Borrower still owns home * Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)		