



Helping Michigan's Hardest-Hit Homeowners



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: January 2015

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	1006	25573
3	Number of Unique Borrowers Denied Assistance	1086	16363
4	Number of Unique Borrowers Withdrawn from Program	835	11327
5	Number of Unique Borrowers in Process	967	N/A
6	Total Number of Unique Borrower Applicants	3894	54230
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	28998864	240846132
9	Total Spent on Administrative Support, Outreach, and Counseling	1892175	27775591
10	Borrower Income (\$)		
11	Above \$90,000	4.09%	3.88%
12	\$70,000- \$89,000	4.78%	6.13%
13	\$50,000- \$69,000	11.95%	13.11%
14	Below \$50,000	79.18%	76.88%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	6.57%	7.74%
17	110%- 119%	2.49%	2.50%
18	100%- 109%	2.49%	3.22%
19	90%- 99%	3.39%	4.02%
20	80%- 89%	4.48%	5.19%
21	Below 80%	80.58%	77.33%
22	Geographic Breakdown (by county)		
23	Alcona	0	18
24	Alger	0	10
25	Allegan	6	228
26	Alpena	2	85
27	Antrim	0	42
28	Arenac	1	48
29	Baraga	1	12
30	Barry	1	137
31	Bay	10	384
32	Benzie	1	62
33	Berrien	7	297
34	Branch	3	77
35	Calhoun	10	367
36	Cass	0	94
37	Charlevoix	2	66
38	Cheboygan	2	112
39	Chippewa	7	60
40	Clare	4	92
41	Clinton	9	162
42	Crawford	0	48
43	Delta	1	92
44	Dickinson	2	41
45	Eaton	15	356
46	Emmet	4	88
47	Genessee	39	1052
48	Galdwin	5	76
49	Gogebic	1	38
50	Grand Traverse	7	215
51	Gratiot	2	118
52	Hillsdale	0	117
53	Houghton	2	42
54	Huron	2	89
55	Ingham	35	675
56	Ionia	4	215
57	Iosco	1	46
58	Iron	0	4
59	Isabella	4	149

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
60	Jackson	16	450
61	Kalamazoo	19	450
62	Kalkaska	0	61
63	Kent	39	1379
64	Keweenaw	1	4
65	Lake	0	40
66	Lapeer	6	163
67	Leelanau	0	32
68	Lenawee	6	266
69	Livingston	13	291
70	Luce	0	3
71	Mackinac	4	87
72	Macomb	85	1640
73	Manistee	2	49
74	Marquette	7	81
75	Mason	2	47
76	Mecosta	6	84
77	Menominee	1	32
78	Midland	4	223
79	Missaukee	2	50
80	Monroe	8	238
81	Montcalm	8	212
82	Montmorency	0	20
83	Muskegon	15	476
84	Newaygo	2	150
85	Oakland	88	2226
86	Oceana	4	63
87	Ogemaw	2	64
88	Ontongan	0	14
89	Osceloa	2	39
90	Oscoda	0	16
91	Otsego	6	81
92	Ottawa	6	381
93	Presque Isle	1	32
94	Roscommon	4	72
95	Saginaw	24	701
96	Sanilac	4	122
97	Schoolcraft	0	18
98	Shiawassee	6	183
99	St. Clair	15	329
100	St. Joseph	0	108
101	Tuscola	5	221
102	Van Buren	6	165
103	Washtenaw	19	489
104	Wayne	377	7824
105	Wexford	1	83
106	Home Mortgage Disclosure Act (HMDA)		
107	Borrower		
108	Race		
109	American Indian or Alaskan Native	8	231
110	Asian	3	108
111	Black or African American	399	9142
112	Native Hawaiian or other Pacific Islander	0	27
113	White	559	14977
114	Information Not Provided by Borrower	37	1088
115	Ethnicity		
116	Hispanic or Latino	33	820
117	Not Hispanic or Latino	973	24753
118	Information Not Provided by Borrower	0	0

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
119	Sex		
120	Male	405	11507
121	Female	601	14066
122	Information Not Provided by Borrower	0	0
123	Co-Borrower		
124	Race		
125	American Indian or Alaskan Native	1	106
126	Asian	3	71
127	Black or African American	120	2728
128	Native Hawaiian or other Pacific Islander	2	20
129	White	318	7875
130	Information Not Provided by Borrower	35	935
131	Ethnicity		
132	Hispanic or Latino	18	421
133	Not Hispanic or Latino	452	11028
134	Information Not Provided by Borrower	9	286
135	Sex		
136	Male	186	4239
137	Female	284	7210
138	Information Not Provided by Borrower	9	286
139	Hardship		
140	Unemployment	392	10507
141	Underemployment	291	4486
142	Divorce	16	631
143	Medical Condition	147	4525
144	Death	24	600
145	Other	136	4824
146	Current Loan to Value Ratio (LTV)		
147	<100%	5.14%	10.44%
148	100%-109%	2.56%	5.44%
149	110%-120%	15.38%	9.52%
150	>120%	76.92%	74.60%
151	Current Combined Loan to Value Ratio (CLTV)		
152	<100%	5.13%	8.62%
153	100%-119%	17.95%	13.83%
154	120%-139%	17.95%	19.50%
155	140%-159%	12.82%	14.74%
156	>=160%	46.15%	43.31%
157	Delinquency Status (%)		
158	Current	14.83%	15.10%
159	30+	7.16%	7.90%
160	60+	5.07%	8.03%
161	90+	72.94%	68.97%
162	Household Size		
163	1	259	6005
164	2	272	6830
165	3	176	4698
166	4	163	4372
167	5+	136	3668

Line # 2, 104, 111, 117, 121, 143, 163: The cumulative number of program approvals has been reduced by one because of the full return of funds. This one prior approval is now reported as a denial.

Line # 3, 4: Applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion.

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

Michigan

HFA Performance Data Reporting- Program Performance Loan Rescue Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	398	17945
4	% of Total Number of Applications	18.76%	42.81%
5	<i>Denied</i>		
6	Number of Borrowers Denied	705	13608
7	% of Total Number of Applications	33.24%	32.46%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	560	9905
10	% of Total Number of Applications	26.40%	23.63%
11	<i>In Process</i>		
12	Number of Borrowers In Process	458	N/A
13	% of Total Number of Applications	21.59%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	2121	41916
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	189	515
20	Median 1st Lien Housing Payment After Assistance	N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance	143	150
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	9895	52374
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	2978	4919
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness ¹	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	3949	6202
30	Assistance Characteristics		
31	Assistance Provided to Date	2884647	138513609
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	188	142
37	<i>Current</i>		
38	Number	19	759
39	%	4.77%	4.23%
40	<i>Delinquent (30+)</i>		
41	Number	16	1097
42	%	4.02%	6.11%
43	<i>Delinquent (60+)</i>		
44	Number	12	1292
45	%	3.02%	7.20%
46	<i>Delinquent (90+)</i>		
47	Number	351	14797
48	%	88.19%	82.46%

Michigan			
HFA Performance Data Reporting- Program Performance			
Loan Rescue Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	184	17708
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	27
54	%	0.00%	0.15%
55	<i>Cancelled</i>		
56	Number	0	1
57	%	0.00%	0.01%
58	<i>Deed in Lieu</i>		
59	Number	3	13
60	%	1.63%	0.07%
61	<i>Short Sale</i>		
62	Number	3	45
63	%	1.63%	0.25%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	178	17622
73	%	96.74%	99.51%
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	Homeownership Retention ²		
84	Six Months Number	N/A	15975
85	Six Months %	N/A	99.46%
86	Twelve Months Number	N/A	12761
87	Twelve Months %	N/A	99.33%
88	Twenty-four Months Number	N/A	5516
89	Twenty-four Months %	N/A	98.68%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
1. Includes second mortgage settlement.			
2. Borrower still owns home			
Line # 3, 47, 72: The cumulative number of program approvals has been reduced by one because of the full return of funds. This one prior approval is now reported as a denial.			

Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	305
4	% of Total Number of Applications	0.00%	20.10%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1130
7	% of Total Number of Applications	0.00%	74.49%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	82
10	% of Total Number of Applications	0.00%	5.41%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	0	1517
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	0	876
20	Median 1st Lien Housing Payment After Assistance	0	617
21	Median 2nd Lien Housing Payment Before Assistance	0	180
22	Median 2nd Lien Housing Payment After Assistance	0	40
23	Median 1st Lien UPB Before Program Entry	0	104627
24	Median 1st Lien UPB After Program Entry	0	82648
25	Median 2nd Lien UPB Before Program Entry	0	21474
26	Median 2nd Lien UPB After Program Entry	0	3961
27	Median Principal Forgiveness ¹	0	10000
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	0	10000
30	Assistance Characteristics		
31	Assistance Provided to Date	0	2782491
32	Total Lender/Servicer Assistance Amount	0	2793520
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	100.00%
34	Median Lender/Servicer Assistance per Borrower	0	10000
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	0	120
37	<i>Current</i>		
38	Number	0	114
39	%	0.00%	37.38%
40	<i>Delinquent (30+)</i>		
41	Number	0	36
42	%	0.00%	11.80%
43	<i>Delinquent (60+)</i>		
44	Number	0	30
45	%	0.00%	9.84%
46	<i>Delinquent (90+)</i>		
47	Number	0	125
48	%	0.00%	40.98%

Michigan			
HFA Performance Data Reporting- Program Performance			
Principal Curtailment Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	1
54	%	0.00%	0.32%
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	2
63	%	0.00%	0.66%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	70
67	%	0.00%	22.95%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	232
82	%	0.00%	76.07%
83	Homeownership Retention ²		
84	Six Months Number	N/A	300
85	Six Months %	N/A	99.01%
86	Twelve Months Number	N/A	295
87	Twelve Months %	N/A	98.99%
88	Twenty-four Months Number	N/A	274
89	Twenty-four Months %	N/A	98.92%
90	Unreachable Number	N/A	0
91	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
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	553	7171
4	% of Total Number of Applications	35.69%	72.41%
5	<i>Denied</i>		
6	Number of Borrowers Denied	311	1137
7	% of Total Number of Applications	20.08%	11.48%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	271	1181
10	% of Total Number of Applications	17.50%	11.93%
11	<i>In Process</i>		
12	Number of Borrowers In Process	414	N/A
13	% of Total Number of Applications	26.73%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1549	9903
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	650	816
20	Median 1st Lien Housing Payment After Assistance	402	428
21	Median 2nd Lien Housing Payment Before Assistance	157	162
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	71552	92515
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	3999	4336
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness ¹	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	12
29	Median Assistance Amount	1604	6276
30	Assistance Characteristics		
31	Assistance Provided to Date	4586105	53334779
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	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	129	93
37	<i>Current</i>		
38	Number	107	2949
39	%	19.35%	41.12%
40	<i>Delinquent (30+)</i>		
41	Number	51	878
42	%	9.22%	12.24%
43	<i>Delinquent (60+)</i>		
44	Number	39	721
45	%	7.05%	10.05%
46	<i>Delinquent (90+)</i>		
47	Number	356	2623
48	%	64.38%	36.58%
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	312	6213
51	Alternative Outcomes		

Michigan

HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program

		QTD	Cumulative
52	<i>Foreclosure Sale</i>		
53	Number	1	15
54	%	0.32%	0.24%
55	<i>Cancelled</i>		
56	Number	3	658
57	%	0.96%	10.59%
58	<i>Deed in Lieu</i>		
59	Number	1	12
60	%	0.32%	0.19%
61	<i>Short Sale</i>		
62	Number	4	56
63	%	1.28%	0.90%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	551
70	%	0.00%	8.87%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	67	92
73	%	21.47%	1.48%
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	236	4829
82	%	75.64%	77.72%
83	Homeownership Retention ²		
84	Six Months Number	N/A	6325
85	Six Months %	N/A	98.69%
86	Twelve Months Number	N/A	6026
87	Twelve Months %	N/A	98.63%
88	Twenty-four Months Number	N/A	4766
89	Twenty-four Months %	N/A	98.31%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement.

2. Borrower still owns home

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	55	152
4	% of Total Number of Applications	24.55%	17.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	70	488
7	% of Total Number of Applications	31.25%	54.59%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	4	159
10	% of Total Number of Applications	1.79%	17.79%
11	<i>In Process</i>		
12	Number of Borrowers In Process	95	N/A
13	% of Total Number of Applications	42.41%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	224	894
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	843	842
20	Median 1st Lien Housing Payment After Assistance	674	602
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	106657	102171
24	Median 1st Lien UPB After Program Entry	78800	75400
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 ¹	0	25971
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	30000	24558
30	Assistance Characteristics		
31	Assistance Provided to Date	1392370	3284227
32	Total Lender/Servicer Assistance Amount	0	109783
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	0	0
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	134	201
37	<i>Current</i>		
38	Number	24	39
39	%	43.64%	25.66%
40	<i>Delinquent (30+)</i>		
41	Number	5	9
42	%	9.09%	5.92%
43	<i>Delinquent (60+)</i>		
44	Number	0	11
45	%	0.00%	7.24%
46	<i>Delinquent (90+)</i>		
47	Number	26	93
48	%	47.27%	61.18%

Michigan			
HHF Performance Data Reporting- Program Performance Modification Plan Program			
		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	19	116
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	19	116
67	%	100.00%	100.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention²		
84	Six Months Number	N/A	81
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	66
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	24
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	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
1	Program Evaluation		
2	<i>Approved/Funded</i>		
3	Number of Structures Demolished/Removed	1333	3220
4	% of Total Number of Submissions	26.61%	44.28%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	0
7	% of Total Number of Submissions	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	558	934
10	% of Total Number of Submissions	11.14%	12.84%
11	<i>In Process</i>		
12	Number of Structures In Process	3118	N/A
13	% of Total Number of Submissions	62.25%	N/A
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	5009	7272
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	20135742	42931026
19	Median Assistance Spent on Acquisition	0	0
20	Median Assistance Spent on Demolition	13168	11048
21	Median Assistance Spent on Greening	0	0
22	Total Assistance Reserved	N/A	37795500
23	Geographic Breakdown (by city/county)		
24	<i>Approved/Funded Number of Structures</i>		
25	Detroit	751	1527
26	Flint	529	1213
27	Grand Rapids	10	69
28	Pontiac	0	0
29	Saginaw	43	411
<p>Line # 19: The "Median Assistance Spent on Acquisition" amount may reflect as zero because most structures do not incur an acquisition expense.</p> <p>Line #21: The "Median Assistance Spent on Greening" reflects 0 because, prior to March 31, 2015, site restoration expenses were reported as part of demolition costs. Per Treasury instruction, these costs will be reclassified and reported as Greening in 2015 2nd QTR.</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 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
Number of Unique Borrowers in Process	Total number of unique 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 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 on behalf of all borrowers.
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.

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)	
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.
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.

Current Loan to Value Ratio (LTV)	
All Categories	Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.

Current Combined Loan to Value Ratio (CLTV)	
All Categories	Market combined loan-to-value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.

Delinquency Status (%)	
All Categories	Delinquency status at the time of assistance.

Household Size	
All Categories	Household size at the time of assistance.

HFA Performance Data Reporting - Program Performance

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

Program Intake/Evaluation	
<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	

Data Dictionary

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.
In Process	
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.
Total	
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.e., funded borrowers only).
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner 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 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 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 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 (e.g., 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.
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). 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).
Other Characteristics	
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
Current	
Number	Number of borrowers current at the time assistance is received.
%	Number of current borrowers divided by the total number of approved applicants.
Delinquent (30+)	
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.
Delinquent (60+)	
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.
Delinquent (90+)	
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.

Data Dictionary

Program Outcomes	
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.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	Number of borrowers who received program assistance and at a later date, no longer retained property ownership as a result of a Foreclosure Sale.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded , 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.
<i>Deed-in-Lieu</i>	
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.
<i>Short 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 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	
<i>Loan Modification Program</i>	
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.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
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.
<i>Reinstatement/Current/Payoff</i>	
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.
<i>Short Sale</i>	
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.
<i>Deed-in-Lieu</i>	
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.
<i>Other - Borrower Still Owns Home</i>	
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.

Data Dictionary

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

Program Intake/Evaluation

<i>Approved/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
% 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
<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
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)

Approved/Funded Number of Structures	Number of aggregate structures funded in each city or county listed.
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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.