



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: October 2017

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	88	41,144
3	Number of Unique Borrowers Denied Assistance	110	27,424
4	Number of Unique Borrowers Withdrawn from Program	120	17,412
5	Number of Unique Borrowers in Process	N/A	68
6	Total Number of Unique Borrower Applicants	N/A	86,048
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$776,046	\$715,970,528
9	Total Spent on Administrative Support, Outreach, and Counseling	\$252,152	\$60,541,017
22	Geographic Breakdown (by county)		
23	Alcona	0	26
24	Alger	0	17
25	Allegan	0	320
26	Alpena	0	140
27	Antrim	0	69
28	Arenac	0	69
29	Baraga	0	19
30	Barry	0	211
31	Bay	5	709
32	Benzie	0	85
33	Berrien	0	435
34	Branch	0	101
35	Calhoun	1	569
36	Cass	0	147
37	Charlevoix	0	89
38	Cheboygan	1	136
39	Chippewa	0	107
40	Clare	2	176
41	Clinton	3	236
42	Crawford	0	74
43	Delta	0	141
44	Dickinson	0	62
45	Eaton	2	513
46	Emmet	0	126
47	Genesee	7	1,958
48	Galdwin	0	121
49	Gogebic	0	71
50	Grand Traverse	0	309
51	Gratiot	1	167
52	Hillsdale	1	162
53	Houghton	0	58
54	Huron	0	115
55	Ingham	4	1,340
56	Ionia	5	323
57	Iosco	0	71
58	Iron	0	8
59	Isabella	0	200
60	Jackson	0	812
61	Kalamazoo	2	689
62	Kalkaska	0	93
63	Kent	2	1,847
64	Keweenaw	0	5
65	Lake	0	53

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
66	Lapeer	0	232
67	Leelanau	0	41
68	Lenawee	0	359
69	Livingston	0	426
70	Luce	0	5
71	Mackinac	0	128
72	Macomb	5	2,949
73	Manistee	0	77
74	Marquette	0	148
75	Mason	1	95
76	Mecosta	0	115
77	Menominee	0	54
78	Midland	2	316
79	Missaukee	0	77
80	Monroe	1	400
81	Montcalm	1	332
82	Montmorency	0	31
83	Muskegon	0	745
84	Newaygo	0	228
85	Oakland	15	3,613
86	Oceana	0	89
87	Ogemaw	0	91
88	Ontonagon	0	19
89	Osceloa	1	70
90	Oscoda	0	28
91	Otsego	0	117
92	Ottawa	0	530
93	Presque Isle	0	54
94	Roscommon	0	125
95	Saginaw	4	1,183
96	Sanilac	0	169
97	Schoolcraft	0	44
98	Shiawassee	2	269
99	St. Clair	1	524
100	St. Joseph	0	160
101	Tuscola	0	286
102	Van Buren	1	236
103	Washtenaw	5	898
104	Wayne	13	12,757
105	Wexford	0	145

Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>			
Race			
109	American Indian or Alaskan Native	0	374
110	Asian	0	186
111	Black or African American	31	14595
112	Native Hawaiian or other Pacific Islander	0	47
113	White	52	24008
114	Information Not Provided by Borrower	5	1934
Ethnicity			
116	Hispanic or Latino	1	1323
117	Not Hispanic or Latino	19	37323
118	Information Not Provided by Borrower	68	2498

Michigan

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
119	Sex		
120	Male	35	17769
121	Female	52	23338
122	Information Not Provided by Borrower	1	37
123	Co-Borrower		
124	Race		
125	American Indian or Alaskan Native	0	167
126	Asian	0	113
127	Black or African American	9	4287
128	Native Hawaiian or other Pacific Islander	0	26
129	White	24	12136
130	Information Not Provided by Borrower	5	2529
131	Ethnicity		
132	Hispanic or Latino	1	668
133	Not Hispanic or Latino	6	17430
134	Information Not Provided by Borrower	31	1160
135	Sex		
136	Male	12	7321
137	Female	26	11812
138	Information Not Provided by Borrower	0	125

Lines # 3, 4: Applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was a 35 decrease in declined borrowers and a 20 decrease in withdrawn borrowers than the quarter-to-quarter sum.

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	85	28,652
4	% of Total Number of Applications	N/A	41.78%
5	<i>Denied</i>		
6	Number of Borrowers Denied	110	24,331
7	% of Total Number of Applications	N/A	35.48%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	120	15,523
10	% of Total Number of Applications	N/A	22.64%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	68
13	% of Total Number of Applications	N/A	0.10%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	68,574
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount	5076	5234
20	Assistance Characteristics		
21	Assistance Provided to Date	\$777,052	\$212,435,067
22	Other Characteristics		
23	<i>Current</i>		
24	Number	0	904
25	%	0.00%	3.16%
26	<i>Delinquent (30+)</i>		
27	Number	0	1406
28	%	0.00%	4.91%
29	<i>Delinquent (60+)</i>		
30	Number	2	1662
31	%	2.35%	5.80%
32	<i>Delinquent (90+)</i>		
33	Number	83	24680
34	%	97.65%	86.14%
35	Borrower Income (\$)		
36	Above \$90,000	8.24%	4.30%
37	\$70,000- \$89,000	7.06%	6.38%
38	\$50,000- \$69,000	7.06%	13.02%
39	Below \$50,000	77.65%	76.30%
40	Hardship		
41	Unemployment	21	6176
42	Underemployment	9	5059
43	Divorce	6	909
44	Medical Condition	16	7513
45	Death	5	1133
46	Other	28	7862
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	61	28575
49	Alternative Outcomes		

Michigan

HFA Performance Data Reporting- Program Performance Loan Rescue Program

		QTD	Cumulative
50	<i>Foreclosure Sale</i>		
51	Number	0	705
52	%	0.00%	2.47%
53	<i>Cancelled</i>		
54	Number	0	1
55	%	0.00%	0.00%
56	<i>Deed in Lieu</i>		
57	Number	0	16
58	%	0.00%	0.06%
59	<i>Short Sale</i>		
60	Number	0	67
61	%	0.00%	0.23%
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	61	27786
71	%	100.00%	97.24%
72	<i>Other - Borrower Still Owns Home</i>		
73	Number	0	0
74	%	0.00%	0.00%

Lines # 6, 9: Applications marked as denied or withdrawn in previous quarters may be reconsidered for this program or other programs due to a change in borrower circumstances, therefore the unique borrower counts may not sum in a quarter-over-quarter fashion. The overall result of this reconsideration was a decrease of 34 declined borrowers than the quarter-to-quarter sum and **20** fewer withdrawn borrowers.

Line # 48: The quarter-to-quarter variance is 3, as outlined in the Data Dictionary.

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	0	9868
4	% of Total Number of Applications	N/A	78.85%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1350
7	% of Total Number of Applications	N/A	10.79%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	1297
10	% of Total Number of Applications	N/A	10.36%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	12515
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	789
20	Median 1st Lien Housing Payment After Assistance	0	413
21	Median Length of Time Borrower Receives Assistance	N/A	12
22	Median Assistance Amount	0	1784
23	Assistance Characteristics		
24	Assistance Provided to Date	\$0	\$82,027,534
25	Other Characteristics		
26	<i>Current</i>		
27	Number	0	3662
28	%	0.00%	37.11%
29	<i>Delinquent (30+)</i>		
30	Number	0	1164
31	%	0.00%	11.80%
32	<i>Delinquent (60+)</i>		
33	Number	0	967
34	%	0.00%	9.80%
35	<i>Delinquent (90+)</i>		
36	Number	0	4075
37	%	0.00%	41.30%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	2.43%
40	\$70,000- \$89,000	0.00%	4.34%
41	\$50,000- \$69,000	0.00%	10.50%
42	Below \$50,000	0.00%	82.73%
43	Hardship		
44	Unemployment	0	7948
45	Underemployment	0	1516
46	Divorce	0	31
47	Medical Condition	0	160
48	Death	0	22
49	Other	0	191
50	Program Outcomes		

Michigan

HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program

		QTD	Cumulative
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	9868
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	481
55	%	0.00%	4.87%
56	<i>Cancelled</i>		
57	Number	0	569
58	%	0.00%	5.77%
59	<i>Deed in Lieu</i>		
60	Number	0	9
61	%	0.00%	0.09%
62	<i>Short Sale</i>		
63	Number	0	58
64	%	0.00%	0.59%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	519
71	%	0.00%	5.26%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	794
74	%	0.00%	8.05%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	7438
77	%	0.00%	75.37%

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	0	364
4	% of Total Number of Applications	N/A	31.99%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	617
7	% of Total Number of Applications	N/A	54.22%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	157
10	% of Total Number of Applications	N/A	13.80%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1138
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	818
20	Median 1st Lien Housing Payment After Assistance	0	621
21	Median 2nd Lien Housing Payment Before Assistance	0	260
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	0	92268
24	Median 1st Lien UPB After Program Entry	0	71990
25	Median 2nd Lien UPB Before Program Entry	0	31015
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	25971
28	Median Assistance Amount	0	29678
29	Assistance Characteristics		
30	Assistance Provided to Date	\$0	\$8,837,289
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	135
34	%	0.00%	37.09%
35	<i>Delinquent (30+)</i>		
36	Number	0	32
37	%	0.00%	8.79%
38	<i>Delinquent (60+)</i>		
39	Number	0	28
40	%	0.00%	7.69%
41	<i>Delinquent (90+)</i>		
42	Number	0	169
43	%	0.00%	46.43%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	15.42%
46	100%-119%	0.00%	13.22%
47	120%-139%	0.00%	20.26%
48	140%-159%	0.00%	14.10%
49	>=160%	0.00%	37.00%
50	Borrower Income (\$)		

Michigan

HHF Performance Data Reporting- Program Performance Modification Plan Program

		QTD	Cumulative
51	Above \$90,000	0.00%	7.42%
52	\$70,000- \$89,000	0.00%	6.04%
53	\$50,000- \$69,000	0.00%	15.38%
54	Below \$50,000	0.00%	71.15%
55	Hardship		
56	Unemployment	0	43
57	Underemployment	0	39
58	Divorce	0	17
59	Medical Condition	0	73
60	Death	0	17
61	Other	0	175
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	364
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	5
67	%	0.00%	1.37%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	2
76	%	0.00%	0.55%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	357
80	%	0.00%	98.08%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

Michigan			
HHF Performance Data Reporting- Program Performance			
Princial 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	N/A	20.73%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1094
7	% of Total Number of Applications	N/A	74.37%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	72
10	% of Total Number of Applications	N/A	4.89%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	1471
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	0	10000
28	Median Assistance Amount	0	10000
29	Assistance Characteristics		
30	Assistance Provided to Date	\$0	\$2,782,491
31	Other Characteristics		
32	<i>Current</i>		
33	Number	0	114
34	%	0.00%	37.38%
35	<i>Delinquent (30+)</i>		
36	Number	0	36
37	%	0.00%	11.80%
38	<i>Delinquent (60+)</i>		
39	Number	0	30
40	%	0.00%	9.84%
41	<i>Delinquent (90+)</i>		
42	Number	0	125
43	%	0.00%	40.98%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	0.99%
46	100%-119%	0.00%	13.16%
47	120%-139%	0.00%	19.74%
48	140%-159%	0.00%	16.78%
49	>=160%	0.00%	49.34%
50	Borrower Income (\$)		

Michigan			
HHF Performance Data Reporting- Program Performance			
Princial Curtailment Program			
		QTD	Cumulative
51	Above \$90,000	0.00%	2.95%
52	\$70,000- \$89,000	0.00%	5.25%
53	\$50,000- \$69,000	0.00%	13.11%
54	Below \$50,000	0.00%	78.69%
55	Hardship		
56	Unemployment	0	66
57	Underemployment	0	88
58	Divorce	0	13
59	Medical Condition	0	48
60	Death	0	6
61	Other	0	84
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	12
67	%	0.00%	3.93%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	1
76	%	0.00%	0.33%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	69
80	%	0.00%	22.62%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	0	223
86	%	0.00%	73.11%

Michigan

HHF Performance Data Reporting- Program Performance Blight Elimination Program

	QTD	Cumulative
Program Evaluation		
<i>Funded</i>		
Number of Structures Demolished/Removed	1	23180
% of Total Number of Submissions	N/A	91.46%
<i>Denied/Cancelled</i>		
Number of Structures Denied/Cancelled	0	0
% of Total Number of Submissions	N/A	0.00%
<i>Withdrawn</i>		
Number of Structures Withdrawn	46	2146
% of Total Number of Submissions	N/A	8.47%
<i>In Process</i>		
Number of Structures In Process	N/A	19
% of Total Number of Submissions	N/A	0.07%
<i>Total</i>		
Total Number of Structures Submitted for Eligibility Review	N/A	25345
Program Characteristics		
<i>Assistance Characteristics</i>		
Total Assistance Provided	-\$45,038	\$380,818,388
Median Assistance Spent on Acquisition	\$0	\$0
Median Assistance Spent on Demolition	\$12,470	\$12,026
Median Assistance Spent on Greening	\$1,390	\$2,700
Total Assistance Reserved	N/A	\$270,000
Geographic Breakdown (by city/county)		
<i>Funded Number of Structures</i>		
Adrian	0	22
Albion	0	49
Athens	0	1
Battle Creek	0	209
Burton	0	19
Detroit	0	15066
Ecorse	0	165
Flint	1	4649
Flint Township	0	4
Galesburg	0	6
Grand Rapids	0	121
Hamtramck	0	23
Highland Park	0	239
Homer	0	1
Inkster	0	121
Ironwood	0	55
Ishpeming	0	26
Jackson	0	248
Kalamazoo	0	61
Lansing	0	384
Marshall	0	2
Melvindale	0	6
Mt. Morris	0	45
Mt. Morris Township	0	1
Muskegon	0	28
Muskegon Heights	0	264
Pontiac	0	230
Port Huron	0	46

53	River Rouge	0	102
54	Saginaw	0	981
55	Springfield	0	2
56	Tekonsha	0	1
57	Twin Lake	0	1
58	Vicksburg	0	2

Line # 18: Recaptured \$60,153.30 in misapplied funds which exceeded total amount disbursed

Michigan			
HFA Performance Data Reporting- Program Performance			
Step Forward Down Payment Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	3	1955
4	% of Total Number of Submissions	N/A	83.19%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	32
7	% of Total Number of Submissions	N/A	1.36%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	363
10	% of Total Number of Submissions	N/A	15.45%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Submissions	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	2350
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	90000	99900
20	Median Credit Score	675	692
21	Median DTI	33%	36%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$44,031	\$29,069,759
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.00%	0.46%
27	\$70,000- \$89,000	33.33%	4.14%
28	\$50,000- \$69,000	0.00%	23.32%
29	Below \$50,000	66.67%	72.07%
30	Home Mortgage Disclosure Act (HMDA)		
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	0	0
34	Asian	0	7
35	Black or African American	1	432
36	Native Hawaiian or other Pacific Islander	0	1
37	White	2	1385
38	Information not provided by borrower	0	130
39	Ethnicity		
40	Hispanic or Latino	0	43
41	Not Hispanic or Latino	0	16
42	Information not provided by borrower	3	1896
43	Sex		
44	Male	2	978
45	Female	1	941
46	Information not provided by borrower	0	36
47	Co-Borrower		

Michigan			
HFA Performance Data Reporting- Program Performance			
Step Forward Down Payment Assistance			
		QTD	Cumulative
48	Race		
49	American Indian or Alaskan Native	0	0
50	Asian	0	4
51	Black or African American	0	51
52	Native Hawaiian or other Pacific Islander	0	0
53	White	1	283
54	Information not provided by borrower	0	38
55	Ethnicity		
56	Hispanic or Latino	0	9
57	Not Hispanic or Latino	0	5
58	Information not provided by borrower	1	362
59	Sex		
60	Male	0	109
61	Female	1	256
62	Information not provided by borrower	0	11
63	Geographic Breakdown (by Targeted Area)		
64	48015	0	16
65	48021	0	71
66	48030	0	47
67	48033	0	22
68	48048	0	10
69	48066	0	128
70	48075	0	17
71	48089	0	49
72	48091	0	35
73	48111	0	37
74	48122	0	7
75	48125	0	34
76	48135	0	66
77	48141	0	8
78	48146	0	98
79	48160	0	6
80	48174	0	34
81	48180	0	155
82	48184	0	39
83	48192	0	51
84	48195	0	53
85	48198	0	52
86	48205	0	3
87	48214	0	0
88	48215	0	1
89	48219	1	28
90	48221	0	38
91	48223	0	17
92	48224	0	19
93	48225	0	26
94	48227	0	3
95	48228	0	1

Michigan

HFA Performance Data Reporting- Program Performance Step Forward Down Payment Assistance

		QTD	Cumulative
96	48235	0	28
97	48239	0	84
98	48240	0	51
99	48340	0	15
100	48341	0	9
101	48342	0	5
102	48457	0	4
103	48458	0	11
104	48503	0	11
105	48504	0	4
106	48506	0	19
107	48507	0	22
108	48509	0	4
109	48519	0	3
110	48529	0	9
111	48532	0	6
112	48602	0	23
113	48604	0	11
114	48706	0	39
115	48708	0	42
116	48906	0	26
117	48910	0	104
118	48911	2	64
119	48912	0	17
120	48915	0	19
121	49202	0	43
122	49203	0	64
123	49254	0	2
124	49442	0	45

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 total number of borrowers represented in the Geographic Breakdown and HMDA 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 decided on for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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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.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided on and are pending review. This should be reported in the Cumulative 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 on and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
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Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching
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Other Characteristics		
<i>Current</i>		
Number		Number of borrowers current at the time of application.
%		Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%		Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%		Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ days delinquent at the time of application.
%		Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Borrower Income		
Above \$90,000		Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000		Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000		Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000		Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Hardship		
Unemployment		Number of borrowers assisted with unemployment hardship.
Underemployment		Number of borrowers assisted with underemployment hardship.
Divorce		Number of borrowers assisted with divorce hardship.
Medical Condition		Number of borrowers assisted with medical condition hardship.
Death		Number of borrowers assisted with death hardship.
Other		Number of borrowers assisted with other hardship.
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)		Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into 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.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance		Median contractual first lien payment, less HFA contribution.
Median Length of Time Borrower Receives Assistance		Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance programs. Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Alternative Outcomes		
<i>Deed-in-Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%		Number of borrowers in this category 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 or principal reduction program.
%		Number of borrowers in this category 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 borrowers in this category 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.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category 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 in this category 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 borrowers in this category 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.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinancing), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
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.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.

%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Short Sale	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

Loan Modification Program	
Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Reinstatement/Current/Payoff	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Other	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated

Alternative Outcomes

Deed-in-Lieu	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Short Sale	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

Loan Modification Program	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Reinstatement/Current/Payoff	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Other	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Completion/ Transition

Short Sale	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Deed-in-Lieu	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

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

Program Intake/Evaluation

Approved/Funded	
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.
Denied/Cancelled	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
Withdrawn	
Number of Structures Withdrawn	The total number of structures 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.
In Process	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
Total	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. 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	Aggregate number of structures funded in each city or county listed.
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HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation

Funded	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
Denied	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
Withdrawn	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
In Process	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the-Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
Total	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e. , funded borrowers only).

Program Characteristics

Loan Characteristics at Origination	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.

Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
Borrower Income	
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
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.
Geographic Breakdown (by County)	
All Categories	Number of aggregate borrowers assisted in each county listed.
HFA Performance Data Reporting - Program Notes	
Unemployment Mortgage Subsidy (UMS) Program	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment and/or need one-time mortgage, property tax, or condo fee reinstatement due to a qualified financial hardship.
Loan Rescue (LR) Program	Program provides assistance to reinstate a delinquent mortgage, property tax, or condo fees on behalf of a homeowner who became delinquent due to a qualified financial hardship.
Modification Plan (MP) Program	Program provides principal reduction assistance in conjunction with a loan modification or reamortization (recast); assistance may be applied as curtailment when the homeowner is in a severe negative equity position.
Blight Elimination Program (BEP)	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.
Principal Curtailment (PC) Program	Program provides funds to match the lender's required contribution towards principal when the homeowner is in a severe negative equity position. Program closed December 2014.