



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: July 2014

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance ¹	1879	21194
	Number of Unique Borrowers Denied Assistance ²	1769	13313
	Number of Unique Borrowers Withdrawn from Program ²	1631	9576
	Number of Unique Borrowers in Process	1189	N/A
	Total Number of Unique Borrower Applicants	6468	45272
Program Expenditures (\$)			
	Total Assistance Provided to Date ^{3 4 5}	18491231.65	164797746.93
	Total Spent on Administrative Support, Outreach, and Counseling ³	1907956.73	22144614.94
Borrower Income (\$)			
	Above \$90,000	3.62%	3.92%
	\$70,000- \$89,000	5.69%	6.24%
	\$50,000- \$69,000	11.39%	13.23%
	Below \$50,000	79.30%	76.61%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	6.55%	7.94%
	110%- 119%	2.55%	2.58%
	100%- 109%	2.55%	3.26%
	90%- 99%	3.41%	4.08%
	80%- 89%	4.52%	5.29%
	Below 80%	80.42%	76.85%
Geographic Breakdown (by county)			
	Alcona	0	17
	Alger	1	10
	Allegan	10	196
	Alpena	1	72
	Antrim	1	41
	Arenac	4	43
	Baraga	0	7
	Barry	9	129
	Bay	30	335
	Benzie	2	59
	Berrien	16	257
	Branch	3	67
	Calhoun	17	310
	Cass	4	89
	Charlevoix	2	61
	Cheboygan	4	94
	Chippewa	7	45
	Clare	9	76
	Clinton	7	141
	Crawford	3	45
	Delta	3	80
	Dickinson	2	36
	Eaton	17	298
	Emmet	2	75
	Genessee	65	873
	Galdwin	2	65
	Gogebic	3	34
	Grand Traverse	1	195
	Graiot	5	107
	Hillsdale	8	106
	Houghton	2	37
	Huron	9	84
	Ingham	38	550
	Ionia	17	189
	Iosco	3	44
	Iron	0	4
	Isabella	6	134

This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Jackson		24	382
Kalamazoo		22	385
Kalkaska		6	56
Kent		71	1204
Keweenaw		1	3
Lake		3	37
Lapeer		6	140
Leelanau		1	28
Lenawee		9	232
Livingston		12	257
Luce		1	3
Mackinac		9	78
Macomb		103	1374
Manistee		3	43
Marquette		3	63
Mason		1	33
Mecosta		5	64
Menominee		2	28
Midland		12	204
Missaukee		1	40
Monroe		14	211
Montcalm		13	191
Montmorency		1	19
Muskegon		26	421
Newaygo		8	133
Oakland		148	1871
Oceana		6	54
Ogemaw		3	57
Ontonagon		2	11
Osceloa		2	33
Oscoda		1	14
Otsego		6	66
Ottawa		21	336
Presque Isle		2	27
Roscommon		2	58
Saginaw		72	572
Sanilac		6	110
Schoolcraft		0	17
Shiawassee		7	157
St. Clair		14	270
St. Joseph		6	94
Tuscola		13	196
Van Buren		11	140
Washtenaw		31	389
Wayne		854	6013
Wexford		2	75
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native		18	200
Asian		10	98
Black or African American		951	7113
Native Hawaiian or other Pacific Islander		3	22
White		838	12828
Information Not Provided by Borrower		59	933
Ethnicity			
Hispanic or Latino		49	660
Not Hispanic or Latino		1830	20534
Information Not Provided by Borrower		0	0
Sex			

This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

Michigan				
HFA Performance Data Reporting- Borrower Characteristics				
		QTD	Cumulative	
	Male	762	9750	
	Female	1117	11444	
	Information Not Provided by Borrower	0	0	
	Co-Borrower			
	Race			
	American Indian or Alaskan Native	11	95	
	Asian	6	63	
	Black or African American	280	2096	
	Native Hawaiian or other Pacific Islander	3	18	
	White	434	6704	
	Information Not Provided by Borrower	77	769	
	Ethnicity			
	Hispanic or Latino	27	347	
	Not Hispanic or Latino	742	9172	
	Information Not Provided by Borrower	42	226	
	Sex			
	Male	289	3441	
	Female	480	6079	
	Information Not Provided by Borrower	42	225	
	Hardship			
	Unemployment	541	9113	
	Underemployment	368	3582	
	Divorce	39	520	
	Medical Condition	471	3538	
	Death	66	468	
	Other	394	3973	
Current Loan to Value Ratio (LTV)				
	<100%	33.34%	9.93%	
	100%-109%	0.00%	3.64%	
	110%-120%	33.33%	7.95%	
	>120%	33.33%	78.48%	
Current Combined Loan to Value Ratio (CLTV)				
	<100%	33.34%	8.28%	
	100%-119%	33.33%	10.26%	
	120%-139%	0.00%	18.21%	
	140%-159%	0.00%	16.56%	
	>=160%	33.33%	46.69%	
Delinquency Status (%)				
	Current	7.02%	16.30%	
	30+	4.52%	8.23%	
	60+	3.73%	8.51%	
	90+	84.73%	66.96%	
Household Size				
	1	543	4833	
	2	531	5671	
	3	308	3904	
	4	254	3703	
	5+	243	3083	
<p>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. 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 of Total Assistance Provided To Date was understated by an expected refund of \$1,334.17 that was recorded in Q1 2014 as a credit prior to the receipt of funds. 5. The cumulative amount of Total Assistance Provided was previously overstated by \$14,233.25 because payoff refunds were incorrectly coded as a program expenses.</p>				



Michigan

HFA Performance Data Reporting- Program Performance Loan Rescue Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance ¹		1716	14560
% of Total Number of Applications		28.37%	41.27%
<i>Denied</i>			
Number of Borrowers Denied		1706	11205
% of Total Number of Applications		28.20%	31.75%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		1614	8509
% of Total Number of Applications		26.68%	24.11%
<i>In Process</i>			
Number of Borrowers In Process		1014	N/A
% of Total Number of Applications		16.75%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		6050	35288
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		228.1	564.72
Median 1st Lien Housing Payment After Assistance		N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		141.67	151.14
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		12557.68	58801.38
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		5085.64	5263.58
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		5291.52	6303.41
Assistance Characteristics			
Assistance Provided to Date ^{2 3}		14096042.29	112632524.17
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		203	137
<i>Current</i>			
Number		60	609
%		3.50%	4.19%
<i>Delinquent (30+)</i>			
Number		60	932
%		3.50%	6.40%
<i>Delinquent (60+)</i>			
Number		56	1125
%		3.26%	7.73%
<i>Delinquent (90+)</i>			
Number		1540	11894
%		89.74%	81.68%

This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.



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)	1676	14447
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	3	23
	%	0.18%	0.16%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.01%
	<i>Deed in Lieu</i>		
	Number	1	6
	%	0.06%	0.04%
	<i>Short Sale</i>		
	Number	3	29
	%	0.18%	0.20%
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	1669	14388
	%	99.58%	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 Retention ⁴			
	Six Months Number	N/A	10925
	Six Months %	N/A	99.45%
	Twelve Months Number	N/A	7035
	Twelve Months %	N/A	99.17%
	Twenty-four Months Number	N/A	2672
	Twenty-four Months %	N/A	98.13%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. The cumulative number of program approvals has been reduced by two because of the full return of funds. These two prior approvals are now reported as denials. 2. The cumulative amount of Assistance Provided To Date was understated by an expected refund of \$1,334.17 that was recorded in Q1 2014 as a credit prior to the receipt of funds. 3. The cumulative amount of Assistance Provided was previously overstated by \$685.86 because payoff refunds were incorrectly coded as a program expenses. 4. 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		3	302
% of Total Number of Applications		7.69%	19.73%
<i>Denied</i>			
Number of Borrowers Denied		14	1121
% of Total Number of Applications		35.90%	73.27%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	85
% of Total Number of Applications		0.00%	5.56%
<i>In Process</i>			
Number of Borrowers In Process		22	N/A
% of Total Number of Applications		56.41%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		39	1530
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		851.38	875.86
Median 1st Lien Housing Payment After Assistance		776.79	618.13
Median 2nd Lien Housing Payment Before Assistance		0.00	179.55
Median 2nd Lien Housing Payment After Assistance		0.00	40.06
Median 1st Lien UPB Before Program Entry		88720.87	104960.98
Median 1st Lien UPB After Program Entry		71918.66	82991.49
Median 2nd Lien UPB Before Program Entry		0.00	21474.45
Median 2nd Lien UPB After Program Entry		0.00	3960.53
Median Principal Forgiveness ¹		7488.50	10000.00
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		8744.25	10000.00
Assistance Characteristics			
Assistance Provided to Date		27488.50	2754981.27
Total Lender/Servicer Assistance Amount		27488.50	2764009.87
Borrowers Receiving Lender/Servicer Match (%)		100.00%	100.00%
Median Lender/Servicer Assistance per Borrower		10000.00	10000.00
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		292	119
<i>Current</i>			
Number		2	110
%		66.67%	36.43%
<i>Delinquent (30+)</i>			
Number		0	37
%		0.00%	12.25%
<i>Delinquent (60+)</i>			
Number		1	30
%		33.33%	9.93%
<i>Delinquent (90+)</i>			
Number		0	125
%		0.00%	41.39%

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)	3	302
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%	0.66%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	3	67
	%	100.00%	22.19%
	<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	232
	%	0.00%	76.82%
Homeownership Retention ²			
	Six Months Number	N/A	287
	Six Months %	N/A	98.97%
	Twelve Months Number	N/A	278
	Twelve Months %	N/A	98.93%
	Twenty-four Months Number	N/A	197
	Twenty-four Months %	N/A	98.99%
	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		156	6262
% of Total Number of Applications		53.61%	79.76%
<i>Denied</i>			
Number of Borrowers Denied		17	661
% of Total Number of Applications		5.84%	8.42%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		17	827
% of Total Number of Applications		5.84%	10.53%
<i>In Process</i>			
Number of Borrowers In Process		101	N/A
% of Total Number of Applications		34.71%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		291	7851
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		865.64	825.71
Median 1st Lien Housing Payment After Assistance		489.01	427.73
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		97443.30	93809.93
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		1095.69	6154.40
Assistance Characteristics			
Assistance Provided to Date		2209191.72	44808496.24
Total Lender/Service Assistance Amount		N/A	N/A
Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		155	91
<i>Current</i>			
Number		68	2724
%		43.59%	43.48%
<i>Delinquent (30+)</i>			
Number		25	772
%		16.03%	12.32%
<i>Delinquent (60+)</i>			
Number		13	641
%		8.33%	10.23%
<i>Delinquent (90+)</i>			
Number		50	2125
%		32.05%	33.97%

Michigan			
HFA Performance Data Reporting- Program Performance			
Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	394	5264
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	11
	%	0.00%	0.22%
	<i>Cancelled</i>		
	Number	24	614
	%	6.09%	11.66%
	<i>Deed in Lieu</i>		
	Number	0	5
	%	0.00%	0.09%
	<i>Short Sale</i>		
	Number	4	40
	%	1.02%	0.76%
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	556
	%	0.00%	10.56%
	<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	366	4038
	%	92.89%	76.71%
Homeownership Retention ³			
	Six Months Number	N/A	5778
	Six Months %	N/A	99.02%
	Twelve Months Number	N/A	5231
	Twelve Months %	N/A	98.92%
	Twenty-four Months Number	N/A	2756
	Twenty-four Months %	N/A	98.29%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. 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. 2. The cumulative amount of Total Assistance Provided was previously overstated by \$13547.39 because payoff refunds were incorrectly coded as a program expenses. 3. 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		4	70
% of Total Number of Applications		4.55%	11.61%
<i>Denied</i>			
Number of Borrowers Denied		32	326
% of Total Number of Applications		36.36%	54.06%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	155
% of Total Number of Applications		0.00%	25.70%
<i>In Process</i>			
Number of Borrowers In Process		52	N/A
% of Total Number of Applications		59.09%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		88	603
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		924.91	893.15
Median 1st Lien Housing Payment After Assistance		745.70	562.92
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		142213.43	103074.93
Median 1st Lien UPB After Program Entry		140868.91	83515.15
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		10521.64	20105.62
Assistance Characteristics			
Assistance Provided to Date		47116.95	1318292.35
Total Lender/Servicer Assistance Amount		0	0
Borrowers Receiving Lender/Servicer Match (%)		0.00%	0.00%
Median Lender/Servicer Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		125	209
<i>Current</i>			
Number		2	10
%		50.00%	14.28%
<i>Delinquent (30+)</i>			
Number		0	3
%		0.00%	4.29%
<i>Deed in Lieu</i>			
Number		0	9
%		0.00%	12.86%
<i>Delinquent (90+)</i>			
Number		2	48
%		50.00%	68.57%

This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	4	69
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	4	69
	%	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	55
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	39
	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		190	315
% of Total Number of Submissions		8.51%	7.12%
<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		173	212
% of Total Number of Submissions		7.75%	4.79%
<i>In Process</i>			
Number of Structures In Process		3897	N/A
% of Total Number of Submissions		83.74%	N/A
<i>Total</i>			
Total Number of Structures Submitted for Eligibility Review		4260	4424
Program Characteristics			
<i>Assistance Characteristics</i>			
Total Assistance Provided		2111392.19	3283452.90
Median Assistance Spent on Acquisition ¹		15.00	0.00
Median Assistance Spent on Demolition		7339.13	7235.00
Median Assistance Spent on Greening		1250.00	1250.00
Total Assistance Reserved		N/A	28995000.00
Geographic Breakdown (by city)			
<i>Approved/Funded Number of Structures</i>			
Detroit		0	0
Flint		44	57
Grand Rapids		23	27
Pontiac		0	0
Saginaw		123	231

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.
----------------	---

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)

<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.
----------------	--

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.
----------------	---

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 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 reduction granted, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer. 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)		