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

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

Template Version Date: June 2012

Michigan
HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1572	7300
	Number of Unique Borrowers Denied Assistance	761	5115
	Number of Unique Borrowers Withdrawn from Program	348	1172
	Number of Unique Borrowers in Process	1401	N/A
	Total Number of Unique Borrower Applicants	4082	14988
Program Expenditures ($)			
	Total Assistance Provided to Date	**11699547.18**	**35779844.51**
	Total Spent on Administrative Support, Outreach, and Counseling	**1655426.74**	**8630574.31**
Borrower Income ($)			
	Above $90,000	5.22%	3.38%
	$70,000- $89,000	7.52%	6.27%
	$50,000- $69,000	16.50%	13.89%
	Below $50,000	70.76%	76.46%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	11.07%	7.87%
	110%- 119%	2.55%	2.53%
	100%- 109%	3.57%	3.47%
	90%- 99%	5.61%	4.48%
	80%- 89%	6.05%	5.37%
	Below 80%	71.15%	76.28%
Geographic Breakdown (by county)			
	Alcona	1	7
	Alger	0	3
	Allegan	18	89
	Alpena	5	44
	Antrum	2	18
	Arenac	5	17
	Baraga	0	2
	Barry	17	58
	Bay	23	133
	Benzie	6	36
	Berrien	34	103
	Branch	7	29
	Calhoun	18	89
	Cass	15	40
	Charlevoix	2	33
	Cheboygan	8	44
	Chippewa	3	8
	Clare	4	26
	Clinton	14	68
	Crawford	7	18
	Delta	5	44
	Dickinson	1	12
	Eaton	30	136
	Emmet	8	39
	Genessee	58	339
	Galdwin	6	28
	Gogebic	1	6
	Grand Traverse	19	99
	Gratiot	6	55
	Hillsdale	16	50
	Houghton	3	17
	Huron	3	36
	Ingham	43	239
	Ionia	23	87
	Iosco	5	26
	Iron	0	0
	Isabella	17	79
	Jackson	32	165
	Kalamazoo	44	158
	Kalkaska	1	20
	Kent	113	510
	Keweenaw	1	2

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Michigan
HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
	Lake	0	15
	Lapeer	14	71
	Leelanau	1	9
	Lenawee	20	119
	Livingson	23	107
	Luce	0	1
	Mackinac	4	17
	Macomb	118	512
	Manistee	8	22
	Marquette	3	24
	Mason	0	13
	Mecosta	2	32
	Menominee	1	7
	Midland	12	75
	Missaukee	3	13
	Monroe	17	72
	Montcalm	19	81
	Montmorency	1	7
	Muskegon	39	161
	Newaygo	19	68
	Oakland	142	595
	Oceana	4	19
	Ogemaw	6	31
	Ontongan	0	5
	Osceloa	5	15
	Oscoda	2	8
	Otsego	2	28
	Ottawa	27	133
	Presque Isle	2	11
	Roscommon	5	24
	Saginaw	49	211
	Sanilac	4	53
	Schoolcraft	1	11
	Shiawassee	14	65
	St. Clair	29	113
	St. Joseph	8	47
	Tuscola	16	88
	Van Buren	9	54
	Washtenaw	32	143
	Wayne	281	1175
	Wexford	6	33

Michigan
HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
	American Indian or Alaskan Native	13	86
	Asian	10	35
	Black or African American	359	1522
	Native Hawaiian or other Pacific Islander	3	13
	White	1126	5246
	Information Not Provided by Borrower	61	398
Ethnicity			
	Hispanic or Latino	52	240
	Not Hispanic or Latino	1520	7060
	Information Not Provided by Borrower	0	0
Sex			
	Male	758	3728
	Female	814	3572
	Information Not Provided by Borrower	0	0
Co-Borrower			
Race			
	American Indian or Alaskan Native	14	35
	Asian	7	16
	Black or African American	130	342
	Native Hawaiian or other Pacific Islander	2	7
	White	627	2318
	Information Not Provided by Borrower	70	236
Ethnicity			
	Hispanic or Latino	28	105
	Not Hispanic or Latino	797	2798
	Information Not Provided by Borrower	25	51
Sex			
	Male	301	944
	Female	524	1959
	Information Not Provided by Borrower	25	51
Hardship			
	Unemployment	770	4113
	Underemployment	257	1036
	Divorce	41	159
	Medical Condition	185	767
	Death	28	98
	Other	291	1127
Current Loan to Value Ratio (LTV)			
	<100%	10.63%	3.66%
	100%-109%	0.00%	3.66%
	110%-120%	4.26%	8.13%
	>120%	85.11%	84.55%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	8.50%	2.85%
	100%-119%	4.26%	10.57%
	120%-139%	21.28%	18.70%
	140%-159%	19.15%	18.29%
	>=160%	46.81%	49.59%
Delinquency Status (%)			
	Current	25.27%	24.51%
	30+	11.71%	12.36%
	60+	10.25%	13.21%
	90+	52.77%	49.92%
Household Size			
	1	269	1390
	2	416	1898
	3	299	1429
	4	318	1456
	5+	270	1127

Michigan

HFA Performance Data Reporting- Program Performance
Loan Rescue Program

	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance	899	3623
% of Total Number of Applications	37.48%	41.05%
Denied		
Number of Borrowers Denied	567	3760
% of Total Number of Applications	23.63%	42.61%
Withdrawn		
Number of Borrowers Withdrawn	260	769
% of Total Number of Applications	10.84%	8.71%
In Process		
Number of Borrowers In Process	673	N/A
% of Total Number of Applications	28.05%	N/A
Total		
Total Number of Borrowers Applied	2399	8825
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	857.82	817.48
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	341.93	263.74
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	96075.65	93440.08
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	25117.71	27508.77
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness[1]	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	6102.36	4850.51
Assistance Characteristics		
Assistance Provided to Date	**6740863.59**	**20332078.11**
Total Lender/Servicer Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	65	71
Current		
Number	52	175
%	5.79%	4.83%
Delinquent (30+)		
Number	117	452
%	13.01%	12.48%
Delinquent (60+)		
Number	101	557
%	11.23%	15.37%
Delinquent (90+)		
Number	629	2439
%	69.97%	67.32%

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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)	899	3623
Alternative Outcomes		
Foreclosure Sale		
Number	0	18
%	0.00%	0.50%
Cancelled		
Number	0	2
%	0.00%	0.06%
Deed in Lieu		
Number	0	3
%	0.00%	0.08%
Short Sale		
Number	0	3
%	0.00%	0.08%
Program Completion/ Transition		
Loan Modification Program		
Number	0	0
%	0.00%	0.00%
Re-employed/ Regain Appropriate Employment Level		
Number	0	0
%	0.00%	0.00%
Reinstatement/Current/Payoff		
Number	899	3597
%	100.00%	99.28%
Short Sale		
Number	N/A	N/A
%	N/A	N/A
Deed in Lieu		
Number	N/A	N/A
%	N/A	N/A
Other - Borrower Still Owns Home		
Number	0	0
%	0.00%	0.00%
Homeownership Retention[2]		
Six Months Number	N/A	1915
Six Months %	N/A	98.76%
Twelve Months Number	N/A	687
Twelve Months %	N/A	96.76%
Twenty-four Months Number	N/A	93
Twenty-four Months %	N/A	91.18%
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
Principal Curtailment Program

	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance	48	246
% of Total Number of Applications	15.66%	19.34%
Denied		
Number of Borrowers Denied	143	901
% of Total Number of Applications	46.70%	70.83%
Withdrawn		
Number of Borrowers Withdrawn	9	19
% of Total Number of Applications	2.94%	1.49%
In Process		
Number of Borrowers In Process	106	N/A
% of Total Number of Applications	34.70%	N/A
Total		
Total Number of Borrowers Applied	306	1272
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	913.98	876.00
Median 1st Lien Housing Payment After Assistance	627.49	613.10
Median 2nd Lien Housing Payment Before Assistance	206.43	206.43
Median 2nd Lien Housing Payment After Assistance	0.00	0.00
Median 1st Lien UPB Before Program Entry	107895.93	104960.98
Median 1st Lien UPB After Program Entry	87895.93	81302.51
Median 2nd Lien UPB Before Program Entry	23058.88	19516.23
Median 2nd Lien UPB After Program Entry	0.00	0.00
Median Principal Forgiveness[1]	10000.00	10000.00
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	10000.00	10000.00
Assistance Characteristics		
Assistance Provided to Date	**445938.00**	**2239330.13**
Total Lender/Servicer Assistance Amount	445937.99	2239402.30
Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
Median Lender/Servicer Assistance per Borrower	10000	10000
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	145	106
Current		
Number	23	84
%	47.92%	34.14%
Delinquent (30+)		
Number	4	31
%	8.33%	12.60%
Delinquent (60+)		
Number	2	21
%	4.17%	8.54%
Delinquent (90+)		
Number	19	110
%	39.58%	44.72%

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)	48	246
Alternative Outcomes		
Foreclosure Sale		
Number	0	1
%	0.00%	0.40%
Cancelled		
Number	0	0
%	0.00%	0.00%
Deed in Lieu		
Number	0	0
%	0.00%	0.00%
Short Sale		
Number	0	0
%	0.00%	0.00%
Program Completion/ Transition		
Loan Modification Program		
Number	0	0
%	0.00%	0.00%
Re-employed/ Regain Appropriate Employment Level		
Number	N/A	N/A
%	N/A	N/A
Reinstatement/Current/Payoff		
Number	0	10
%	0.00%	4.07%
Short Sale		
Number	N/A	N/A
%	N/A	N/A
Deed in Lieu		
Number	N/A	N/A
%	N/A	N/A
Other - Borrower Still Owns Home		
Number	48	235
%	100.00%	95.53%
Homeownership Retention[2]		
Six Months Number	N/A	131
Six Months %	N/A	99.24%
Twelve Months Number	N/A	60
Twelve Months %	N/A	98.36%
Twenty-four Months Number	N/A	18
Twenty-four Months %	N/A	94.74%
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		
Approved		
Number of Borrowers Receiving Assistance	622	3428
% of Total Number of Applications	48.98%	71.68%
Denied		
Number of Borrowers Denied	51	454
% of Total Number of Applications	4.02%	9.49%
Withdrawn		
Number of Borrowers Withdrawn	80	384
% of Total Number of Applications	6.29%	8.03%
In Process		
Number of Borrowers In Process	517	N/A
% of Total Number of Applications	40.71%	N/A
Total		
Total Number of Borrowers Applied	1270	4783
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	828.85	828.59
Median 1st Lien Housing Payment After Assistance	415.65	422.21
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	94115.83	93503.83
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness[1]	0	0
Median Length of Time Borrower Receives Assistance	N/A	6
Median Assistance Amount	1308.75	3315.93
Assistance Characteristics		
Assistance Provided to Date	**4490562.52**	**13186253.20**
Total Lender/Servicer Assistance Amount	N/A	N/A
Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	69	72
Current		
Number	322	1531
%	51.77%	44.67%
Delinquent (30+)		
Number	63	419
%	10.13%	12.22%
Delinquent (60+)		
Number	57	385
%	9.16%	11.23%
Delinquent (90+)		
Number	180	1093
%	28.94%	31.88%
Program Outcomes		

Michigan		
HFA Performance Data Reporting- Program Performance **Unemployment Mortgage Subsidy Program**		
	QTD	**Cumulative**
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	289	1147
Alternative Outcomes		
Foreclosure Sale		
Number	0	9
%	0.00%	0.78%
Cancelled		
Number	56	225
%	19.37%	19.62%
Deed in Lieu		
Number	0	1
%	0.00%	0.09%
Short Sale		
Number	0	2
%	0.00%	0.17%
Program Completion/ Transition		
Loan Modification Program		
Number	0	0
%	0.00%	0.00%
Re-employed/ Regain Appropriate Employment Level		
Number	114	415
%	39.45%	36.18%
Reinstatement/Current/Payoff		
Number	0	0
%	0.00%	0.00%
Short Sale		
Number	N/A	N/A
%	N/A	N/A
Deed in Lieu		
Number	N/A	N/A
%	N/A	N/A
Other - Borrower Still Owns Home		
Number	119	495
%	41.18%	43.16%
Homeownership Retention[2]		
Six Months Number	N/A	2080
Six Months %	N/A	99.38%
Twelve Months Number	N/A	1049
Twelve Months %	N/A	98.78%
Twenty-four Months Number	N/A	83
Twenty-four Months %	N/A	100.00%
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
Modification Plan Program

		QTD	Cumulative
Program Intake/Evaluation			
	Approved		
	Number of Borrowers Receiving Assistance	3	3
	% of Total Number of Applications	3.03%	3.03%
	Denied		
	Number of Borrowers Denied	0	0
	% of Total Number of Applications	0.00%	0.00%
	Withdrawn		
	Number of Borrowers Withdrawn	0	0
	% of Total Number of Applications	0.00%	0.00%
	In Process		
	Number of Borrowers In Process	96	N/A
	% of Total Number of Applications	96.97%	N/A
	Total		
	Total Number of Borrowers Applied	99	99
	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	615.52	615.52
	Median 1st Lien Housing Payment After Assistance	529.21	529.21
	Median 2nd Lien Housing Payment Before Assistance	0	0
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	102259.61	102259.61
	Median 1st Lien UPB After Program Entry	98560.00	98560.00
	Median 2nd Lien UPB Before Program Entry	0	0
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness[1]	0	0
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	5711.84	5711.84
Assistance Characteristics			
	Assistance Provided to Date	**22183.07**	**22183.07**
	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	64	64
	Current		
	Number	0	0
	%	0.00%	0.00%
	Delinquent (30+)		
	Number	0	0
	%	0.00%	0.00%
	Delinquent (60+)		
	Number	1	1
	%	33.33%	33.33%
	Delinquent (90+)		
	Number	2	2
	%	66.67%	66.67%

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Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	3
Alternative Outcomes		
Foreclosure Sale		
Number	0	0
%	0.00%	0.00%
Cancelled		
Number	0	0
%	0.00%	0.00%
Deed in Lieu		
Number	0	0
%	0.00%	0.00%
Short Sale		
Number	0	0
%	0.00%	0.00%
Program Completion/ Transition		
Loan Modification Program		
Number	3	3
%	100.00%	100.00%
Re-employed/ Regain Appropriate Employment Level		
Number	N/A	N/A
%	N/A	N/A
Reinstatement/Current/Payoff		
Number	0	0
%	0.00%	0.00%
Short Sale		
Number	N/A	N/A
%	N/A	N/A
Deed in Lieu		
Number	N/A	N/A
%	N/A	N/A
Other - Borrower Still Owns Home		
Number	0	0
%	0.00%	0.00%
Homeownership Retention[2]		
Six Months Number	N/A	0
Six Months %	N/A	0.00%
Twelve Months Number	N/A	0
Twelve Months %	N/A	0.00%
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

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 provided to borrowers through HHF program(s)
	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 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		
	Approved	
	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.
	Denied	
	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.
	Withdrawn	
	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.
	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 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.
	Total	
	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 households participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Program Characteristics			
General Characteristics			
		Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment *paid by homeowner* for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
		Median 1st Lien Housing Payment After Assistance	Median first lien housing payment *paid by homeowner* for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
		Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment *paid by homeowner* for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
		Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment *paid by homeowner* for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
		Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
		Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
		Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
		Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
		Median Principal Forgiveness	Median amount of principal forgiveness granted ($). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
		Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
		Median Assistance Amount	Median amount of assistance ($).
Assistance Characteristics			
		Assistance Provided	assistance).
		Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
		Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
		Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics			
		Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
	Current		
		Number	Number of households current at the time assistance is received.
		%	Percent of current households divided by the total number of approved applicants.
	Delinquent (30+)		
		Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
		%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	Delinquent (60+)		
		Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
		%	number of approved applicants.
	Delinquent (90+)		
		Number	Number of households 90+ Days delinquent at the time assistance is received.
		%	Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes			
		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes			
	Foreclosure Sale		
		Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
		%	Percent of transitioned households that resulted in foreclosure.
	Cancelled		
		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.
	Deed in Lieu		
		Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
		%	Percent of transitioned households that resulted in deed in lieu.
	Short Sale		
		Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
		%	Percent of transitioned households that resulted in short sale.

Program Completion/ Transition		
	Loan Modification Program	
	Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
	%	Percent of transitioned households entering a loan modification program.
	Re-employed/ Regain Appropriate Employment Level	
	Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Percent of transitioned households that resulted in re-employment or regained employment levels.
	Reinstatement/Current/Payoff	
	Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
	%	Percent of transitioned households that resulted in reinstatement/current or payoff.
	Short Sale	
	Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
	%	Percent of transitioned households that resulted in short sale.
	Deed in Lieu	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
	%	Percent of transitioned households that resulted in a deed in lieu
	Other - Borrower Still Owns Home	
	Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Percent of transitioned households in this category
Homeownership Retention[1]		
	Six Months	Number of households 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 households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (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 households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Twenty-four Months	Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
	%	Percent of households 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 homes assisted by the program that are unable to be verified by any means.
	%	Percent of homes assisted by the Program that are unable to be verified by any means.

1. Borrower still owns home

* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)