



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
<b>1 Unique Borrower Count</b>			
2	Number of Unique Borrowers Receiving Assistance	534	37,597
3	Number of Unique Borrowers Denied Assistance	444	24,677
4	Number of Unique Borrowers Withdrawn from Program	219	15,570
5	Number of Unique Borrowers in Process	N/A	1,566
6	Total Number of Unique Borrower Applicants	N/A	79,410
<b>7 Program Expenditures (\$)</b>			
8	Total Assistance Provided to Date	<b>\$18,946,123</b>	<b>\$551,835,087</b>
9	Total Spent on Administrative Support, Outreach, and Counseling	<b>\$1,064,149</b>	<b>\$49,342,425</b>
<b>22 Geographic Breakdown (by county)</b>			
23	Alcona	0	25
24	Alger	0	16
25	Allegan	3	307
26	Alpena	2	131
27	Antrim	1	65
28	Arenac	1	68
29	Baraga	0	19
30	Barry	6	203
31	Bay	17	592
32	Benzie	0	83
33	Berrien	4	417
34	Branch	1	97
35	Calhoun	12	545
36	Cass	7	133
37	Charlevoix	0	85
38	Cheboygan	2	129
39	Chippewa	1	104
40	Clare	4	158
41	Clinton	0	225
42	Crawford	0	70
43	Delta	1	137
44	Dickinson	0	60
45	Eaton	5	486
46	Emmet	3	123
47	Genessee	28	1729
48	Galdwin	0	113
49	Gogebic	2	68
50	Grand Traverse	2	301
51	Gratiot	3	158
52	Hillsdale	0	153
53	Houghton	0	55
54	Huron	1	115
55	Ingham	30	1070
56	Ionia	4	292
57	Iosco	2	68
58	Iron	0	7
59	Isabella	1	190
60	Jackson	13	664
61	Kalamazoo	5	644
62	Kalkaska	3	92
63	Kent	14	1791
64	Keweenaw	0	5

# Michigan

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
65	Lake	2	52
66	Lapeer	3	221
67	Leelanau	2	41
68	Lenawee	4	347
69	Livingston	7	410
70	Luce	0	5
71	Mackinac	0	125
72	Macomb	49	2519
73	Manistee	1	76
74	Marquette	2	141
75	Mason	3	87
76	Mecosta	2	108
77	Menominee	1	53
78	Midland	6	299
79	Missaukee	1	71
80	Monroe	5	374
81	Montcalm	2	304
82	Montmorency	1	29
83	Muskegon	9	667
84	Newaygo	5	223
85	Oakland	36	3331
86	Oceana	0	85
87	Ogemaw	2	83
88	Ontonagan	1	18
89	Osceloa	1	62
90	Oscoda	1	28
91	Otsego	1	112
92	Ottawa	6	506
93	Presque Isle	2	49
94	Roscommon	0	118
95	Saginaw	13	1102
96	Sanilac	2	161
97	Schoolcraft	0	41
98	Shiawassee	4	254
99	St. Clair	5	479
100	St. Joseph	3	151
101	Tuscola	3	281
102	Van Buren	0	224
103	Washtenaw	19	808
104	Wayne	149	11616
105	Wexford	3	143

# Michigan

## HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>		
<i><b>Borrower</b></i>		
<b>Race</b>		
American Indian or Alaskan Native	6	363
Asian	5	168
Black or African American	113	13672
Native Hawaiian or other Pacific Islander	0	43
White	266	21579
Information Not Provided by Borrower	144	1772
<b>Ethnicity</b>		
Hispanic or Latino	10	1213
Not Hispanic or Latino	321	36106
Information Not Provided by Borrower	203	278
<b>Sex</b>		
Male	173	16095
Female	242	21383
Information Not Provided by Borrower	119	119
<i><b>Co-Borrower</b></i>		
<b>Race</b>		
American Indian or Alaskan Native	1	160
Asian	1	102
Black or African American	37	4019
Native Hawaiian or other Pacific Islander	0	26
White	149	11268
Information Not Provided by Borrower	28	2481
<b>Ethnicity</b>		
Hispanic or Latino	7	629
Not Hispanic or Latino	157	16851
Information Not Provided by Borrower	52	576
<b>Sex</b>		
Male	86	6427
Female	122	10211
Information Not Provided by Borrower	8	1418

**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 129 fewer declined borrowers and 106 fewer withdrawn borrowers than the quarter-to-quarter sum.

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

**Lines # 2, 4, 68, 113, 117, 120, 129, 133, 137:** Data associated with **1** loan was removed because of full return of funds. This loan is now reported as withdrawn.

**Line # 8:** There is a quarter-to-quarter variance of -\$2,404 due to the receipt of borrower repayments exceeding program disbursements in the 4th Quarter of 2018.

**Line # 57, 69, :** The county was corrected on **1** cumulative approval.

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Loan Rescue Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	386	26,912
4	% of Total Number of Applications	N/A	42.52%
5	<i>Denied</i>		
6	Number of Borrowers Denied	439	21,578
7	% of Total Number of Applications	N/A	34.09%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	197	14,004
10	% of Total Number of Applications	N/A	22.12%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	809
13	% of Total Number of Applications	N/A	1.27%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	63,303
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median Assistance Amount	4848	5246
20	<b>Assistance Characteristics</b>		
21	Assistance Provided to Date	<b>\$2,571,817</b>	<b>\$199,515,890</b>
22	<b>Other Characteristics</b>		
23	<i>Current</i>		
24	Number	0	904
25	%	0.00%	3.36%
26	<i>Delinquent (30+)</i>		
27	Number	18	1375
28	%	4.66%	5.11%
29	<i>Delinquent (60+)</i>		
30	Number	19	1605
31	%	4.92%	5.96%
32	<i>Delinquent (90+)</i>		
33	Number	349	23028
34	%	90.41%	85.57%
35	<b>Borrower Income (\$)</b>		
36	Above \$90,000	6.74%	4.21%
37	\$70,000- \$89,000	6.22%	6.39%
38	\$50,000- \$69,000	11.92%	13.01%
39	Below \$50,000	75.13%	76.38%
40	<b>Hardship</b>		
41	Unemployment	85	5,833
42	Underemployment	54	4,868
43	Divorce	9	857
44	Medical Condition	72	7,115
45	Death	20	1,022
46	Other	146	7,217

**Michigan**  
**HFA Performance Data Reporting- Program Performance**  
**Loan Rescue Program**

		QTD	Cumulative
47	<b>Program Outcomes</b>		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	343	26840
49	<b>Alternative Outcomes</b>		
50	<i>Foreclosure Sale</i>		
51	Number	0	344
52	%	0.00%	1.28%
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	2	59
61	%	0.58%	0.22%
62	<b>Program Completion/ Transition</b>		
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	341	26420
71	%	99.42%	98.44%
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 **119** fewer declined borrowers than the quarter-to-quarter sum and **104** fewer withdrawn borrowers due to a correction in program type.

**Line # 48:** The quarter-to-quarter variance is 29, as outlined in the Data Dictionary.

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	9868
4	% of Total Number of Applications	N/A	78.64%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1369
7	% of Total Number of Applications	N/A	10.91%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	1312
10	% of Total Number of Applications	N/A	10.45%
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	12549
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
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	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	<b>\$0</b>	<b>\$82,041,501</b>
25	<b>Other Characteristics</b>		
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%	9.79%
35	<i>Delinquent (90+)</i>		
36	Number	0	4075
37	%	0.00%	41.30%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	0.00%	2.43%
40	\$70,000- \$89,000	0.00%	4.33%
41	\$50,000- \$69,000	0.00%	10.12%
42	Below \$50,000	0.00%	83.12%
43	<b>Hardship</b>		
44	Unemployment	0	7,948
45	Underemployment	0	1,517
46	Divorce	0	31
47	Medical Condition	0	161
48	Death	0	21
49	Other	0	190

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	9868
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	316
55	%	0.00%	3.19%
56	<i>Cancelled</i>		
57	Number	0	616
58	%	0.00%	6.24%
59	<i>Deed in Lieu</i>		
60	Number	0	9
61	%	0.00%	0.09%
62	<i>Short Sale</i>		
63	Number	0	56
64	%	0.00%	0.57%
65	<b>Program Completion/ Transition</b>		
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	797
74	%	0.00%	8.08%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	7555
77	%	0.00%	76.57%
<p><b>Lines # 6, 9:</b> 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 3 fewer declined borrowers and 2 fewer withdrawn borrowers than the quarter-to-quarter sum.</p>			
<p><b>Line # 24:</b> There is a quarter-to-quarter variance of -\$2404 due to the receipt of borrower repayments exceeding program disbursements in the 4th Quarter of 2018.</p>			



<b>Michigan</b>			
<b>HHF Performance Data Reporting- Program Performance Modification Plan Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	364
4	% of Total Number of Applications	N/A	31.77%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	623
7	% of Total Number of Applications	N/A	54.36%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	159
10	% of Total Number of Applications	N/A	13.87%
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	1146
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
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	2571
28	Median Assistance Amount	0	29687
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	<b>\$0</b>	<b>\$8,837,289</b>
31	<b>Other Characteristics</b>		
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	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	0.00%	15.41%
46	100%-119%	0.00%	13.21%
47	120%-139%	0.00%	20.26%
48	140%-159%	0.00%	14.09%
49	>=160%	0.00%	37.03%

<b>Michigan</b>			
<b>HHF Performance Data Reporting- Program Performance Modification Plan Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	7.41%
52	\$70,000- \$89,000	0.00%	6.04%
53	\$50,000- \$69,000	0.00%	15.38%
54	Below \$50,000	0.00%	71.17%
55	<b>Hardship</b>		
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	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	364
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	1
67	%	0.00%	0.27%
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	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	0	361
80	%	0.00%	99.18%
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
<p><b>Lines # 6, 9:</b> 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 3 fewer declined borrowers and <b>000</b> fewer withdrawn borrowers than the quarter-to-quarter sum.</p>			

<b>Michigan</b>			
<b>HHF Performance Data Reporting- Program Performance</b>			
<b>Princial Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	305
4	% of Total Number of Applications	N/A	20.61%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	1102
7	% of Total Number of Applications	N/A	74.46%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	73
10	% of Total Number of Applications	N/A	4.93%
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	1480
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
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	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	<b>\$0</b>	<b>\$2,782,491</b>
31	<b>Other Characteristics</b>		
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	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	0.00%	0.98%
46	100%-119%	0.00%	13.11%
47	120%-139%	0.00%	19.67%
48	140%-159%	0.00%	17.05%
49	>=160%	0.00%	49.18%

<b>Michigan</b>			
<b>HHF Performance Data Reporting- Program Performance</b>			
<b>Princial Curtailment Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
50	<b>Borrower Income (\$)</b>		
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	<b>Hardship</b>		
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	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	305
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	11
67	%	0.00%	3.61%
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	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	0	70
80	%	0.00%	22.95%
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%
<p><b>Lines # 6, 9:</b> 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 4 fewer declined borrowers and <b>000</b> fewer withdrawn borrowers than the quarter-to-quarter sum.</p>			

# Michigan

## HHF Performance Data Reporting- Program Performance Blight Elimination Program

	QTD	Cumulative
<b>Program Evaluation</b>		
<i>Funded</i>		
Number of Structures Demolished/Removed	831	16,669
% of Total Number of Submissions	N/A	78.72%
<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	78	1301
% of Total Number of Submissions	N/A	6.14%
<i>In Process</i>		
Number of Structures In Process	N/A	3205
% of Total Number of Submissions	N/A	15.14%
<i>Total</i>		
Total Number of Structures Submitted for Eligibility Review	N/A	21,175
<b>Program Characteristics</b>		
<i>Assistance Characteristics</i>		
Total Assistance Provided	<b>\$14,172,392</b>	<b>\$256,453,598</b>
Median Assistance Spent on Acquisition	\$0	\$0
Median Assistance Spent on Demolition	\$12,628	\$10,959
Median Assistance Spent on Greening	\$2,576	\$2,700
Total Assistance Reserved	N/A	\$65,375,000
<b>Geographic Breakdown (by city/county)</b>		
<i>Funded Number of Structures</i>		
Adrian	3	22
Albion	0	28
Battle Creek	25	120
Burton	0	13
Detroit	562	10598
Ecorse	0	151
Flint	169	2889
Flint Township	0	3
Galesburg	0	6
Grand Rapids	0	120
Hamtramck	0	23
Highland Park	0	239
Inkster	0	121
Ironwood	2	44
Ishpeming	0	15
Jackson	0	248
Kalamazoo	1	60
Lansing	43	362
Melvindale	0	2
Mt. Morris	0	35
Muskegon	7	14
Muskegon Heights	18	219
Pontiac	0	230
Port Huron	0	46
River Rouge	0	90
Saginaw	1	968
Twin Lake	0	1
Vicksburg	0	2

**Line # 3, 29:** There was a cumulative reduction of 5 Funded loans due to the full return of loan funds, these 5 loans are now reported as Withdrawn.

<b>Michigan</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Step Forward Down Payment Assistance</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	148	148
4	% of Total Number of Submissions	N/A	15.85%
5	<i>Denied</i>		
6	Number of Borrowers Denied	5	5
7	% of Total Number of Submissions	N/A	0.54%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	22	22
10	% of Total Number of Submissions	N/A	2.36%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	759
13	% of Total Number of Submissions	N/A	81.26%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	934
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	95900	95900
20	Median Credit Score	687	687
21	Median DTI	37%	37%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	<b>\$2,204,317</b>	<b>\$2,204,317</b>
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.68%	0.68%
27	\$70,000- \$89,000	4.73%	4.73%
28	\$50,000- \$69,000	23.65%	23.65%
29	Below \$50,000	70.95%	70.95%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		

<b>Michigan</b>				
<b>HFA Performance Data Reporting- Program Performance</b>				
<b>Step Forward Down Payment Assistance</b>				
			<b>QTD</b>	<b>Cumulative</b>
31	<b>Borrower</b>			
32	<b>Race</b>			
33	American Indian or Alaskan Native		0	0
34	Asian		0	0
35	Black or African American		34	34
36	Native Hawaiian or other Pacific Islander		0	0
37	White		110	110
38	Information not provided by borrower		4	4
39	<b>Ethnicity</b>			
40	Hispanic or Latino		3	3
41	Not Hispanic or Latino		0	0
42	Information not provided by borrower		145	145
43	<b>Sex</b>			
44	Male		75	75
45	Female		73	73
46	Information not provided by borrower		0	0
47	<b>Co-Borrower</b>			
48	<b>Race</b>			
49	American Indian or Alaskan Native		0	0
50	Asian		0	0
51	Black or African American		3	3
52	Native Hawaiian or other Pacific Islander		0	0
53	White		15	15
54	Information not provided by borrower		4	4
55	<b>Ethnicity</b>			
56	Hispanic or Latino		1	1
57	Not Hispanic or Latino		0	0
58	Information not provided by borrower		21	21
59	<b>Sex</b>			
60	Male		8	8
61	Female		14	14
62	Information not provided by borrower		0	0
63	<b>Geographic Breakdown (by Targeted Area)</b>			
64	48015		3	3
65	48021		7	7
66	48030		3	3
67	48033		2	2
68	48048		1	1
69	48066		6	6
70	48075		0	0
71	48089		4	4
72	48091		0	0
73	48111		7	7
74	48122		0	0
75	48125		4	4
76	48135		4	4
77	48141		0	0
78	48146		9	9
79	48160		0	0
80	48174		0	0
81	48180		20	20
82	48184		6	6
83	48192		5	5
84	48195		3	3



# Michigan

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

		QTD	Cumulative
85	48198	9	9
86	48205	0	0
87	48214	0	0
88	48215	0	0
89	48219	1	1
90	48221	1	1
91	48223	0	0
92	48224	0	0
93	48225	3	3
94	48227	0	0
95	48228	0	0
96	48235	3	3
97	48239	7	7
98	48240	5	5
99	48340	1	1
100	48341	1	1
101	48342	0	0
102	48457	0	0
103	48458	1	1
104	48503	1	1
105	48504	0	0
106	48506	0	0
107	48507	2	2
108	48509	0	0
109	48519	1	1
110	48529	1	1
111	48532	0	0
112	48602	1	1
113	48604	2	2
114	48706	3	3
115	48708	3	3
116	48906	1	1
117	48910	8	8
118	48911	2	2
119	48912	3	3
120	48915	1	1
121	49202	2	2
122	49203	0	0
123	49254	0	0
124	49442	1	1

## 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 <b>unique</b> 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> borrowers who have not been decided 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	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> 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)

<i>Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
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 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 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.
<b>Borrower Income</b>	
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.
<b>Hardship</b>	
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.
<b>Program Outcomes</b>	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>	
<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
<i>Cancelled</i>	
Number	Number of borrowers who were <b>approved and funded</b> , 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.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:</b>	
<b>Program Characteristics (For All Approved Applicants)</b>	
<b>General Characteristics</b>	
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.
<b>Alternative Outcomes</b>	
<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.
<b>Program Completion/ Transition</b>	
<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.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:</b>	
<b>Alternative Outcomes</b>	
<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.
<b>Program Completion/ Transition</b>	
<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.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:</b>	
<b>Program Characteristics (For All Approved Applicants)</b>	
<b>General Characteristics</b>	
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 reduction provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
<b>Current Combined Loan to Value Ratio (CLTV)</b>	
<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.
<b>Alternative Outcomes</b>	
<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.
<b>Program Completion/ Transition</b>	
<i>Loan Modification Program</i>	
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.
<i>Reinstatement/Current/Payoff</i>	
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.
<i>Other</i>	
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.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:</b>	
<b>Program Characteristics (For All Approved Applicants)</b>	
<b>General Characteristics</b>	
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
<b>Current Combined Loan to Value Ratio (CLTV)</b>	
<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
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
<b>Alternative Outcomes</b>	
<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.
<b>Program Completion/ Transition</b>	
<i>Loan Modification Program</i>	
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.
<i>Reinstatement/Current/Payoff</i>	
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.
<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.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:</b>	
<b>Program Completion/ Transition</b>	
<i>Short Sale</i>	
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.
<i>Deed-in-Lieu</i>	
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.
<b>HFA Performance Data Reporting - Program Performance</b>	
<b>The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs</b>	
<b>Program Intake/Evaluation</b>	
<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures 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.
<i>Withdrawn</i>	
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.
<i>In Process</i>	
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.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
<b>Program Characteristics</b>	
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.
<b>Geographic Breakdown (by City/County)</b>	

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Performance</b>	
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs	
<b>Program Intake/Evaluation</b>	
<i>Funded</i>	
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.
<i>Denied</i>	
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.
<i>Withdrawn</i>	
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.
<i>In Process</i>	
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.
<i>Total</i>	
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).
<b>Program Characteristics</b>	
<i>Loan Characteristics at Origination</i>	
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).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
<b>Borrower Income</b>	
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.
<b>Home Mortgage Disclosure Act (HMDA)</b>	
<i>Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Geographic Breakdown (by County)</b>	
All Categories	Number of aggregate borrowers assisted in each county listed.
<b>HFA Performance Data Reporting - Program Notes</b>	
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.