



## **SECOND QUARTER 2012 - ILLINOIS**

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: April 2012**

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
2nd Quarter 2012		QTD	Cumulative
<b>Unique Borrower Count</b>			
	Number of Unique Borrowers Receiving Assistance	1,245	2,814
	Number of Unique Borrowers Denied Assistance	589	1,611
	Number of Unique Borrowers Withdrawn from Program	401	857
	Number of Unique Borrowers in Process	2,369	N/A
	Total Number of Unique Borrower Applicants	4,604	7,651
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.24%	0.32%
	\$70,000- \$89,000	2.81%	2.17%
	\$50,000- \$69,000	8.03%	7.96%
	Below \$50,000	88.92%	89.55%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	0.08%	0.14%
	110%- 119%	1.37%	1.21%
	100%- 109%	2.09%	1.60%
	90%- 99%	2.33%	2.45%
	80%- 89%	3.61%	3.16%
	Below 80%	90.52%	91.44%
<b>Geographic Breakdown (by county)</b>			
	Adams	2	11
	Alexander	0	0
	Bond	1	2
	Boone	4	12
	Brown	0	0
	Bureau	0	1
	Calhoun	0	0
	Carroll	0	0
	Cass	0	0
	Champaign	7	15
	Christian	1	8
	Clark	1	3
	Clay	2	2
	Clinton	3	5
	Coles	1	1
	Cook	609	1,430
	Crawford	0	1
	Cumberland	0	1
	De Witt	0	0
	DeKalb	8	15
	Douglas	2	3
	DuPage	71	147
	Edgar	0	0
	Edwards	0	0
	Effingham	4	5
	Fayette	1	4
	Ford	0	1
	Franklin	1	4
	Fulton	0	0
	Gallatin	0	0
	Greene	1	1
	Grundy	7	21
	Hamilton	0	0
	Hancock	1	1
	Hardin	0	0
	Henderson	0	0
	Henry	5	6
	Iroquois	1	6
	Jackson	1	3
	Jasper	1	2
	Jefferson	1	1
	Jersey	0	1
	Jo Daviess	1	1

## Illinois

### HFA Performance Data Reporting- Borrower Characteristics

2nd Quarter 2012		QTD	Cumulative
Johnson		0	0
Kane		46	72
Kankakee		10	34
Kendall		10	35
Knox		1	1
La Salle		66	120
Lake		12	25
Lawrence		0	1
Lee		6	13
Livingston		1	1
Logan		1	1
Macon		5	10
Macoupin		3	5
Madison		20	63
Marion		2	2
Marshall		0	1
Mason		1	1
Massac		0	0
McDonough		2	2
McHenry		56	132
McLean		1	4
Menard		0	2
Mercer		0	0
Monroe		1	4
Montgomery		4	8
Morgan		2	3
Moultrie		1	2
Ogle		8	12
Peoria		15	24
Perry		0	1
Piatt		1	1
Pike		1	2
Pope		0	0
Pulaski		0	1
Putnam		0	0
Randolph		2	3
Richland		1	2
Rock Island		16	27
Saline		0	1
Sangamon		20	42
Schuyler		0	0
Scott		1	1
Shelby		1	2
St. Clair		20	79
Stark		0	1
Stephenson		8	9
Tazewell		2	6
Union		0	0
Vermilion		2	7
Wabash		0	1
Warren		0	1
Washington		0	0
Wayne		0	0
White		0	1
Whiteside		4	8
Will		116	228
Williamson		1	2
Winnebago		38	96
Woodford		0	0

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
2nd Quarter 2012		QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		7	12
Asian		21	45
Black or African American		432	1,052
Native Hawaiian or other Pacific Islander		3	6
White		677	1,496
Information not provided by borrower		105	203
<b>Ethnicity</b>			
Hispanic or Latino		181	363
Not Hispanic or Latino		975	2,257
Information not provided by borrower		89	194
<b>Sex</b>			
Male		580	1,278
Female		665	1,536
Information not provided by borrower		0	0
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		3	4
Asian		16	28
Black or African American		60	159
Native Hawaiian or other Pacific Islander		3	4
White		245	536
Information not provided by borrower		18	28
<b>Ethnicity</b>			
Hispanic or Latino		67	130
Not Hispanic or Latino		304	682
Information not provided by borrower		26	53
<b>Sex</b>			
Male		102	214
Female		269	598
Information not provided by borrower		0	0
<b>Hardship</b>			
Unemployment		849	1,958
Underemployment		396	856
Divorce		0	0
Medical Condition		0	0
Death		0	0
Other		0	0
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		41.93%	42.57%
100%-109%		9.64%	9.77%
110%-120%		6.75%	8.00%
>120%		41.69%	39.66%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		39.84%	39.45%
100%-119%		17.35%	18.27%
120%-139%		12.93%	14.29%
140%-159%		10.12%	10.55%
>=160%		19.76%	17.45%
<b>Delinquency Status (%)</b>			
Current		28.27%	24.41%
30+		6.83%	6.75%
60+		5.30%	8.17%
90+		59.60%	60.66%
<b>Household Size</b>			
1		322	726
2		311	743
3		221	499
4		221	452
5+		170	394

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Hardest Hit Fund Homeowner Emergency Loan Program</b>			
<b>2nd Quarter 2012</b>		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation*</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1,244	2,813
% of Total Number of Applications		27.08%	36.81%
<i>Denied</i>			
Number of Borrowers Denied		589	1,611
% of Total Number of Applications		12.82%	21.08%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		401	857
% of Total Number of Applications		8.73%	11.22%
<i>In Process</i>			
Number of Borrowers In Process		2,360	N/A
% of Total Number of Applications		51.37%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		4,594	7,641
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1,154.79	1,149.64
Median 1st Lien Housing Payment After Assistance		331.18	286.26
Median 2nd Lien Housing Payment Before Assistance		201.13	207.11
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		123,876.66	124,708.12
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		27,900.00	27,711.36
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	2.93
Median Assistance Amount		8,778.20	9,723.19
<b>Assistance Characteristics</b>			
Assistance Provided to Date		14,785,761.36	29,636,769.91
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		198	157
<i>Current</i>			
Number		352	687
%		28.30%	24.42%
<i>Delinquent (30+)</i>			
Number		85	190
%		6.83%	6.75%
<i>Delinquent (60+)</i>			
Number		66	230
%		5.31%	8.18%
<i>Delinquent (90+)</i>			
Number		741	1,706
%		59.57%	60.65%

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program</b>			
2nd Quarter 2012		QTD	Cumulative
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)**	264	491
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	20	30
	%	7.58%	6.11%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	7	9
	%	2.65%	1.83%
	<i>Reinstatement/Current/Payoff</i>		
	Number	237	452
	%	89.77%	92.06%
	<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%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	538
	Six Months %	N/A	99.81%
	Twelve Months Number	N/A	3
	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%

\* The cumulative Denied and Withdrawn applications do not equal the sum of the current and previous quarter totals because borrowers may re-enter the program.

\*\* The cumulative number of borrowers no longer in the HHF program does not equal the sum of the current and previous quarter totals because borrowers may re-enter the program after being exited from the program.

1. Includes second mortgage settlement
2. Borrower still owns home

## Illinois

### HFA Performance Data Reporting- Program Performance Mortgage Resolution Fund

2nd Quarter 2012		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1	1
% of Total Number of Applications		10.00%	10.00%
<i>Denied</i>			
Number of Borrowers Denied		0	0
% of Total Number of Applications		0.00%	0.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	0
% of Total Number of Applications		0.00%	0.00%
<i>In Process</i>			
Number of Borrowers In Process		9	N/A
% of Total Number of Applications		90.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		10	10
Number of Borrowers Participating in Other HFA HFF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		849.09	849.09
Median 1st Lien Housing Payment After Assistance		425.24	425.24
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance		0	0
Median 1st Lien UPB Before Program Entry		116,533.80	116,533.80
Median 1st Lien UPB After Program Entry		34,200.00	34,200.00
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		14,591.98	14,591.98
<b>Assistance Characteristics</b>			
Assistance Provided to Date		14,591.98	14,591.98
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		N/A	N/A
<i>Current</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		1	1
%		100.00%	100.00%

<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<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%
<b>Homeownership Retention<sup>2</sup></b>			
	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 <b>unique</b> 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 <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 QTD column only.
Total Number of Unique Applicants	Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

#### Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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#### 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.
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#### 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.

#### Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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#### 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.
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#### 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.
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#### Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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#### Household Size

All Categories	Household size at the time of assistance.
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### 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 applications approved for assistance for the specific program
% of Total Number of Applications	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of applications 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 applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of applications 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 applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of applications for the specific program that have not been decided and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of applications for the specific program that have not been decided and are pending review divided by the total number of applications received for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of applications received 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.

Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance		Median first lien housing payment <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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).
<i>Current</i>		
Number		Number of households current at the time assistance is received.
%		Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
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.
<i>Delinquent (60+)</i>		
Number		Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		number of approved applicants.
<i>Delinquent (90+)</i>		
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		
<i>Foreclosure Sale</i>		
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.
<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.
%		Percent of transitioned households that were cancelled from the program.
<i>Deed in Lieu</i>		
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.
<i>Short Sale</i>		
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		
<i>Loan Modification Program</i>		
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.
<i>Re-employed/ Regain Appropriate Employment Level</i>		
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.
<i>Reinstatement/Current/Payoff</i>		
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.
<i>Short Sale</i>		
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.
<i>Deed in Lieu</i>		
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
<i>Other - Borrower Still Owns Home</i>		
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 <sup>1</sup>		
Six Months		Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance.
%		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.
%		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.
<sup>1</sup> . Borrower still owns home * Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)		