



THIRD 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: June 2012

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	1,620	4,434
	Number of Unique Borrowers Denied Assistance	500	2,063
	Number of Unique Borrowers Withdrawn from Program	282	993
	Number of Unique Borrowers in Process	2,185	N/A
	Total Number of Unique Borrower Applicants	4,587	9,675
Program Expenditures (\$)			
	Total Assistance Provided to Date	21,793,946.50	51,447,237.69
	Total Spent on Administrative Support, Outreach, and Counseling	2,657,669.00	12,024,401.00
Borrower Income (\$)			
	Above \$90,000	0.25%	0.29%
	\$70,000- \$89,000	2.10%	2.14%
	\$50,000- \$69,000	6.60%	7.47%
	Below \$50,000	91.05%	90.10%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.31%	0.20%
	110%- 119%	0.68%	1.01%
	100%- 109%	1.42%	1.53%
	90%- 99%	2.22%	2.37%
	80%- 89%	2.41%	2.89%
	Below 80%	92.96%	91.99%
Geographic Breakdown (by county)			
	Adams	8	19
	Alexander	0	0
	Bond	0	2
	Boone	10	22
	Brown	1	1
	Bureau	6	7
	Calhoun	1	1
	Carroll	1	1
	Cass	1	1
	Champaign	14	29
	Christian	5	13
	Clark	1	4
	Clay	1	3
	Clinton	1	6
	Coles	3	4
	Cook	794	2,224
	Crawford	0	1
	Cumberland	1	2
	De Witt	0	0
	DeKalb	8	23
	Douglas	1	4
	DuPage	100	247
	Edgar	0	0
	Edwards	0	0
	Effingham	0	5
	Fayette	2	6
	Ford	0	1
	Franklin	1	5
	Fulton	0	0
	Gallatin	0	0
	Greene	0	1
	Grundy	6	27
	Hamilton	0	0

DRAFT –PREDECISIONAL- FOR DISCUSSION PURPOSES ONLY. This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

Illinois

HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Hancock	0	1
Hardin	0	0
Henderson	1	1
Henry	4	10
Iroquois	3	9
Jackson	2	5
Jasper	2	4
Jefferson	0	1
Jersey	2	3
Jo Daviess	0	1
Johnson	0	0
Kane	63	135
Kankakee	12	46
Kendall	16	51
Knox	1	2
La Salle	6	31
Lake	75	195
Lawrence	1	2
Lee	4	17
Livingston	0	1
Logan	1	2
Macon	4	14
Macoupin	6	11
Madison	26	89
Marion	2	4
Marshall	0	1
Mason	2	3
Massac	0	0
McDonough	2	4
McHenry	88	220
McLean	7	11
Menard	0	2
Mercer	2	2
Monroe	1	5
Montgomery	3	11
Morgan	1	4
Moultrie	0	2
Ogle	11	23
Peoria	15	39
Perry	3	4
Piatt	1	2
Pike	1	3
Pope	0	0
Pulaski	0	1
Putnam	1	1
Randolph	2	5
Richland	0	2
Rock Island	11	38
Saline	0	1
Sangamon	21	63
Schuyler	0	0
Scott	1	2
Shelby	2	4
St. Clair	34	113
Stark	1	2
Stephenson	5	14

Illinois

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
	Tazewell	2	8
	Union	0	0
	Vermilion	1	8
	Wabash	0	1
	Warren	0	1
	Washington	0	0
	Wayne	0	0
	White	0	1
	Whiteside	5	13
	Will	142	370
	Williamson	1	3
	Winnebago	56	152
	Woodford	1	1

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native		5	17
Asian		24	69
Black or African American		556	1,608
Native Hawaiian or other Pacific Islander		2	8
White		867	2,363
Information not provided by borrower		166	369
Ethnicity			
Hispanic or Latino		228	591
Not Hispanic or Latino		1,276	3,533
Information not provided by borrower		116	310
Sex			
Male		767	2,045
Female		853	2,389
Information not provided by borrower		0	0
Co-Borrower			
Race			
American Indian or Alaskan Native		5	9
Asian		17	45
Black or African American		94	253
Native Hawaiian or other Pacific Islander		1	5
White		345	881
Information not provided by borrower		54	135
Ethnicity			
Hispanic or Latino		87	217
Not Hispanic or Latino		429	1,111
Information not provided by borrower		0	0
Sex			
Male		133	347
Female		383	981
Information not provided by borrower		0	0
Hardship			
Unemployment		1,119	3,076
Underemployment		501	1,358
Divorce		0	0
Medical Condition		0	0
Death		0	0
Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		43.15%	42.78%
100%-109%		9.94%	9.88%
110%-120%		8.21%	8.07%
>120%		38.70%	39.26%
Current Combined Loan to Value Ratio (CLTV)			
<100%		40.00%	39.63%
100%-119%		17.96%	18.22%
120%-139%		14.26%	14.32%
140%-159%		10.43%	10.46%
>=160%		17.35%	17.37%

DRAFT –PREDECISIONAL- FOR DISCUSSION PURPOSES ONLY. This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Delinquency Status (%)			
	Current	28.02%	25.85%
	30+	6.60%	6.65%
	60+	6.98%	7.78%
	90+	58.40%	59.72%
Household Size			
	1	401	1,127
	2	395	1,138
	3	286	785
	4	300	752
	5+	238	632

DRAFT –PREDECISIONAL- FOR DISCUSSION PURPOSES ONLY. This information has been prepared solely for the use and benefit of the Department of the Treasury and the U.S. Government and is not intended for reliance by any other person.

Illinois			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1,618	4,431
% of Total Number of Applications		35.38%	45.87%
<i>Denied*</i>			
Number of Borrowers Denied		500	2,063
% of Total Number of Applications		10.93%	21.36%
<i>Withdrawn*</i>			
Number of Borrowers Withdrawn		282	993
% of Total Number of Applications		6.17%	10.28%
<i>In Process</i>			
Number of Borrowers In Process		2,173	N/A
% of Total Number of Applications		47.52%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		4,573	9,660
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		1,111.88	1,134.44
Median 1st Lien Housing Payment After Assistance		225.17	258.74
Median 2nd Lien Housing Payment Before Assistance		211.10	208.96
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		127,520.56	125,515.51
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		31,417.61	28,937.43
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	4.57
Median Assistance Amount		7,854.12	10,855.77
Assistance Characteristics			
Assistance Provided to Date***		21,689,759.14	51,328,458.36
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		176	161
<i>Current</i>			
Number		454	1,146
%		28.06%	25.86%
<i>Delinquent (30+)</i>			
Number		107	295
%		6.61%	6.66%
<i>Delinquent (60+)</i>			
Number		113	345
%		6.98%	7.79%
<i>Delinquent (90+)</i>			
Number		944	2,645
%		58.34%	59.69%

Illinois

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)**	451	930
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	46	73
	%	10.20%	7.85%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	41	50
	%	9.09%	5.38%
<i>Reinstatement/Current/Payoff</i>			
	Number	364	807
	%	80.71%	86.77%
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	1,567
	Six Months %	N/A	99.87%
	Twelve Months Number	N/A	39
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

* 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.

*** The Cumulative Assistance Provided includes an additional \$1,929.31 that should have been reported in Q2 2012. The shortfall was a result of a loan payoff where the returned funds were subtracted from the Assistance Provided.

Illinois

HFA Performance Data Reporting- Program Performance Mortgage Resolution Fund

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved*</i>			
Number of Borrowers Receiving Assistance		2	3
% of Total Number of Applications		14.29%	20.00%
<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		12	N/A
% of Total Number of Applications		85.71%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		14	15
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		1,759.39	973.64
Median 1st Lien Housing Payment After Assistance		841.43	509.00
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		185,857.79	115,645.73
Median 1st Lien UPB After Program Entry**		77,590.00	34,200.00
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		105,734.05	81,445.73
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		24,198.52	52,093.68
Assistance Characteristics			
Assistance Provided to Date***		104,187.36	118,779.33
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		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		2	3
%		100.00%	100.00%

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	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%
Homeownership Retention²			
	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. Principal reduction figures include those loans in a trial modification.

2. Borrower still owns home

*Reflects the number of loans that have reached a trial modification for the program.

**Reflects the UPB that is used to calculate the new 31% affordable mortgage payment for the borrower.

***Amount of funding provided for acquisition and allowable fees for those loans that have reached a trial modification.

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 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 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		
	<i>Approved</i>	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Denied</i>	
	Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
	% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>Withdrawn</i>	
	Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
	% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.
	<i>In Process</i>	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided 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 decided and are pending review divided by the total number of borrowers who have applied for the specific program.
	<i>Total</i>	
	Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of 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/Service 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/Service Match (%)		Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service 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 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.
<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 Retention¹	
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)	