



## **SECOND QUARTER 2013 - ILLINOIS**

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: December 2012**

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count*</b>			
	Number of Unique Borrowers Receiving Assistance**	1,674	8,838
	Number of Unique Borrowers Denied Assistance	334	3,085
	Number of Unique Borrowers Withdrawn from Program	203	1,492
	Number of Unique Borrowers in Process	1,672	N/A
	Total Number of Unique Borrower Applicants	3,901	15,105
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	44,702,553.39	144,748,191.37
	Total Spent on Administrative Support, Outreach, and Counseling	2,955,082.00	19,798,989.00
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.18%	0.28%
	\$70,000- \$89,000	2.33%	2.35%
	\$50,000- \$69,000	6.99%	7.48%
	Below \$50,000	90.50%	89.88%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	0.72%	0.51%
	110%- 119%	1.49%	1.34%
	100%- 109%	1.43%	1.77%
	90%- 99%	2.39%	2.29%
	80%- 89%	2.68%	3.16%
	Below 80%	91.29%	90.95%
<b>Geographic Breakdown (by county)</b>			
	Adams	6	41
	Alexander	0	0
	Bond	1	5
	Boone	12	46
	Brown	0	1
	Bureau	4	17
	Calhoun	0	1
	Carroll	1	3
	Cass	0	4
	Champaign	3	43
	Christian	2	22
	Clark	1	5
	Clay	3	9
	Clinton	4	13
	Coles	2	8
	Cook	843	4,372
	Crawford	1	2
	Cumberland	2	5
	De Witt	0	2
	DeKalb	8	41
	Douglas	1	6
	DuPage	107	542
	Edgar	3	4
	Edwards	0	1
	Effingham	2	9
	Fayette	2	13
	Ford	1	2
	Franklin	1	7
	Fulton	0	1
	Gallatin	0	1
	Greene	1	2
	Grundy	6	43
	Hamilton	0	0
	Hancock	0	3
	Hardin	0	0
	Henderson	0	3
	Henry	0	12
	Iroquois	3	13
	Jackson	1	6
	Jasper	0	6
	Jefferson	2	9
	Jersey	3	8
	Jo Daviess	1	4
	Johnson	1	1
	Kane	53	284
	Kankakee	11	85
	Kendall	31	114

## Illinois

### HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Knox	7	11
La Salle	13	58
Lake	60	377
Lawrence	0	3
Lee	7	28
Livingston	0	5
Logan	3	6
Macon	10	33
Macoupin	3	18
Madison	29	164
Marion	2	12
Marshall	0	3
Mason	3	6
Massac	0	0
McDonough	0	6
McHenry	73	459
McLean	3	25
Menard	1	4
Mercer	2	6
Monroe	1	10
Montgomery	2	21
Morgan	4	13
Moultrie	0	3
Ogle	6	41
Peoria	17	90
Perry	0	5
Piatt	0	2
Pike	2	10
Pope	0	0
Pulaski	0	1
Putnam	0	1
Randolph	0	9
Richland	0	3
Rock Island	14	68
Saline	4	6
Sangamon	22	129
Schuyler	0	0
Scott	0	3
Shelby	2	7
St. Clair	23	191
Stark	1	3
Stephenson	1	25
Tazewell	6	24
Union	2	4
Vermilion	3	15
Wabash	0	2
Warren	1	3
Washington	0	3
Wayne	1	2
White	0	1
Whiteside	0	23
Will	174	796
Williamson	4	11
Winnebago	47	266
Woodford	0	4

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		14	47
Asian		34	167
Black or African American		473	2,977
Native Hawaiian or other Pacific Islander		7	19
White		859	4,673
Information not provided by borrower		289	955
<b>Ethnicity</b>			
Hispanic or Latino		268	1,213
Not Hispanic or Latino		1,215	6,894
Information not provided by borrower		193	731
<b>Sex</b>			
Male		820	4,170
Female		792	4,593
Information not provided by borrower		64	75
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		6	17
Asian		28	108
Black or African American		78	506
Native Hawaiian or other Pacific Islander		2	9
White		339	1,811
Information not provided by borrower		102	340
<b>Ethnicity</b>			
Hispanic or Latino		110	488
Not Hispanic or Latino		401	2,255
Information not provided by borrower		44	48
<b>Sex</b>			
Male		127	731
Female		392	2,022
Information not provided by borrower		36	38
<b>Hardship</b>			
Unemployment		1,048	5,988
Underemployment		503	2,670
Divorce		3	7
Medical Condition		4	7
Death		4	5
Other		112	161
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		42.52%	43.58%
100%-109%		8.82%	9.73%
110%-120%		8.76%	8.41%
>120%		39.90%	38.29%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		42.73%	41.24%
100%-119%		18.98%	18.52%
120%-139%		14.54%	14.19%
140%-159%		9.42%	10.23%
>=160%		14.33%	15.82%
<b>Delinquency Status (%)</b>			
Current		16.13%	18.78%
30+		11.83%	13.22%
60+		8.36%	9.97%
90+		63.68%	58.03%
<b>Household Size***</b>			
1		485	2,280
2		427	2,192
3		242	1,528
4		274	1,493
5+		248	1,345

\* Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

\*\*2 borrowers were funded for HELP and HPP in Q2 2013 and 1 was funded for both programs in the previous quarter.

\*\*\* There are 158 MRF approvals. 105 of these approvals in Q2 2013 did not have a verifiable household size.

\*\*\*\*MRF approvals do not equal the sum of the current and previous quarter total due to new reporting requirements.

MRF approvals are now based on program buy-box eligibility requirements.

# Illinois

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1,461	8,542
% of Total Number of Applications		40.36%	58.02%
<i>Denied*</i>			
Number of Borrowers Denied		313	3,048
% of Total Number of Applications		8.65%	20.70%
<i>Withdrawn*</i>			
Number of Borrowers Withdrawn		203	1,489
% of Total Number of Applications		5.61%	10.11%
<i>In Process</i>			
Number of Borrowers In Process		1,643	N/A
% of Total Number of Applications		45.39%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		3,620	14,722
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	3
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1,132.10	1,133.99
Median 1st Lien Housing Payment After Assistance		162.43	170.94
Median 2nd Lien Housing Payment Before Assistance		227.02	207.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		126,568.78	125,000.00
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		28,858.07	28,950.43
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	6.64
Median Assistance Amount		8,203.67	14,011.14
<b>Assistance Characteristics</b>			
Assistance Provided to Date		27,632,363.00	121,658,541.00
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		142.60	152.60
<i>Current</i>			
Number		264	1,653
%		18.07%	19.35%
<i>Delinquent (30+)</i>			
Number		194	1,158
%		13.28%	13.56%
<i>Delinquent (60+)</i>			
Number		136	874
%		9.31%	10.23%
<i>Delinquent (90+)</i>			
Number		867	4,857
%		59.34%	56.86%

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)**	910	2976
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	103	302
	%	11.32%	10.15%
<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	46	134
	%	5.05%	4.50%
<i>Reinstatement/Current/Payoff</i>			
	Number	761	2,540
	%	83.63%	85.35%
<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	5,904
	Six Months %	N/A	99.92%
	Twelve Months Number	N/A	2,807
	Twelve Months %	N/A	99.79%
	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.

# Illinois

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

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved****</i>			
Number of Borrowers Receiving Assistance		158	209
% of Total Number of Applications		85.41%	82.93%
<i>Denied</i>			
Number of Borrowers Denied		20	36
% of Total Number of Applications		10.82%	14.28%
<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		25	N/A
% of Total Number of Applications		3.77%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		203	270
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		1,832.22	1,693.37
Median 1st Lien Housing Payment After Assistance		1,193.13	1,121.67
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		186,871.40	187,980.83
Median 1st Lien UPB After Program Entry		125,075.00	108,625.00
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		85,181.75	87,848.78
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		92,434.34	93,806.95
<b>Assistance Characteristics</b>			
Assistance Provided to Date		14,289,032.39	19,046,984.37
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	1
%		0.00%	0.48%
<i>Delinquent (60+)</i>			
Number		0	6
%		0.00%	2.87%
<i>Delinquent (90+)</i>			
Number		158	202
%		100.00%	96.65%

<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	29	44
<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	4	8
	%	13.79%	18.18%
	<i>Short Sale</i>		
	Number	24	34
	%	82.76%	77.27%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	1	2
	%	3.45%	4.55%
	<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			



# Illinois

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		57	90
% of Total Number of Applications		71.25%	77.58%
<i>Denied</i>			
Number of Borrowers Denied		1	1
% of Total Number of Applications		1.25%	0.86%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	3
% of Total Number of Applications		0.00%	2.58%
<i>In Process</i>			
Number of Borrowers In Process		22	N/A
% of Total Number of Applications		27.50%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		80	116
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	3
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1,250.22	1,300.29
Median 1st Lien Housing Payment After Assistance		969.37	1,041.28
Median 2nd Lien Housing Payment Before Assistance		245.11	157.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		129,350.16	134,710.32
Median 1st Lien UPB After Program Entry		95,784.44	111,007.39
Median 2nd Lien UPB Before Program Entry		41,378.08	34,422.13
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		36,948.67	36,117.00
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		50,000.00	50,000.00
<b>Assistance Characteristics</b>			
Assistance Provided to Date		2,781,158.00	4,042,666.00
Total Lender/Service Assistance Amount		0	0
Borrowers Receiving Lender/Service Match (%)		0.00%	0.00%
Median Lender/Service Assistance per Borrower		0	0
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		57	90
<i>Current</i>			
Number		7	8
%		12.28%	8.89%
<i>Delinquent (30+)</i>			
Number		4	11
%		7.02%	12.22%
<i>Delinquent (60+)</i>			
Number		4	7
%		7.02%	7.78%
<i>Delinquent (90+)</i>			
Number		42	64
%		73.68%	71.11%
<b>Program Outcomes</b>			

# Illinois

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program

		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	57	90
<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	57	90
	%	100.00%	100.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
<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