



### **THIRD 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: October 2013**

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count*</b>			
	Number of Unique Borrowers Receiving Assistance**	1,379	10,102
	Number of Unique Borrowers Denied Assistance	284	3,304
	Number of Unique Borrowers Withdrawn from Program	248	1,693
	Number of Unique Borrowers in Process	2,741	N/A
	Total Number of Unique Borrower Applicants	4,652	17,840
<b>Program Expenditures (\$)</b>			
	Total Assistance Provided to Date	33,565,754.76	168,091,304.90
	Total Spent on Administrative Support, Outreach, and Counseling	3,002,577.00	22,801,564.00
<b>Borrower Income (\$)</b>			
	Above \$90,000	0.44%	0.30%
	\$70,000- \$89,000	2.97%	2.44%
	\$50,000- \$69,000	7.90%	7.54%
	Below \$50,000	88.69%	89.72%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
	Above 120%	0.29%	0.39%
	110%- 119%	1.81%	1.38%
	100%- 109%	1.45%	1.72%
	90%- 99%	2.83%	2.36%
	80%- 89%	3.77%	3.30%
	Below 80%	89.85%	90.86%
<b>Geographic Breakdown (by county)</b>			
	Adams	2	43
	Alexander	0	0
	Bond	0	5
	Boone	8	54
	Brown	0	1
	Bureau	3	20
	Calhoun	0	1
	Carroll	0	3
	Cass	0	4
	Champaign	8	51
	Christian	1	23
	Clark	0	5
	Clay	1	10
	Clinton	0	13
	Coles	2	10
	Cook	719	5,025
	Crawford	0	2
	Cumberland	2	7
	De Witt	1	3
	DeKalb	12	53
	Douglas	0	6
	DuPage	71	606
	Edgar	0	4
	Edwards	0	1
	Effingham	3	12
	Fayette	2	15
	Ford	0	2
	Franklin	7	14
	Fulton	2	3
	Gallatin	0	1
	Greene	0	2
	Grundy	6	49
	Hamilton	0	0
	Hancock	0	3
	Hardin	0	0
	Henderson	0	3
	Henry	1	13
	Iroquois	0	13
	Jackson	2	8
	Jasper	0	6
	Jefferson	5	14
	Jersey	1	9
	Jo Daviess	1	5
	Johnson	0	1
	Kane	36	317
	Kankakee	7	92
	Kendall	14	118

Illinois		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Knox	2	13

Illinois		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
La Salle	14	72
Lake	58	435
Lawrence	0	3
Lee	3	31
Livingston	1	6
Logan	1	7
Macon	5	38
Macoupin	3	21
Madison	21	185
Marion	3	15
Marshall	0	3
Mason	2	8
Massac	0	0
McDonough	0	6
McHenry	73	532
McLean	7	32
Menard	0	4
Mercer	0	6
Monroe	0	10
Montgomery	5	26
Morgan	1	14
Moultrie	3	6
Ogle	3	44
Peoria	15	105
Perry	2	7
Piatt	2	4
Pike	0	10
Pope	1	1
Pulaski	0	1
Putnam	0	1
Randolph	1	10
Richland	1	4
Rock Island	8	76
Saline	0	6
Sangamon	15	144
Schuyler	0	0
Scott	0	3
Shelby	2	9
St. Clair	27	218
Stark	1	4
Stephenson	8	33
Tazewell	5	29
Union	0	4
Vermilion	1	16
Wabash	0	2
Warren	0	3
Washington	0	3
Wayne	0	2
White	1	2
Whiteside	3	26
Will	113	880
Williamson	6	17
Winnebago	44	310
Woodford	1	5

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		9	52
Asian		26	193
Black or African American		409	3,372
Native Hawaiian or other Pacific Islander		2	19
White		783	5,441
Information not provided by borrower		150	1,025
<b>Ethnicity</b>			
Hispanic or Latino		223	1,431
Not Hispanic or Latino		1,038	7,887
Information not provided by borrower		118	784
<b>Sex</b>			
Male		697	4,815
Female		667	5,243
Information not provided by borrower		15	44
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		3	18
Asian		16	122
Black or African American		67	571
Native Hawaiian or other Pacific Islander		1	8
White		328	2,136
Information not provided by borrower		49	358
<b>Ethnicity</b>			
Hispanic or Latino		91	579
Not Hispanic or Latino		364	2,605
Information not provided by borrower		9	29
<b>Sex</b>			
Male		115	843
Female		338	2,343
Information not provided by borrower		11	27
<b>Hardship</b>			
Unemployment		849	6,822
Underemployment		518	3,195
Divorce		2	9
Medical Condition		1	11
Death		1	6
Other		8	59
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		42.29%	43.84%
100%-109%		8.52%	9.62%
110%-120%		8.81%	8.50%
>120%		40.38%	38.04%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		39.87%	40.88%
100%-119%		17.77%	18.33%
120%-139%		17.40%	14.56%
140%-159%		9.54%	10.22%
>=160%		15.42%	16.02%
<b>Delinquency Status (%)</b>			
Current		18.35%	18.98%
30+		13.71%	13.50%
60+		11.09%	10.24%
90+		56.85%	57.29%
<b>Household Size***</b>			
1		345	2,510
2		343	2,539
3		240	1,771
4		234	1,723
5+		217	1,553
* 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.			
** 4 borrowers were funded for HELP and HPP in Q3 2013 for a total of 7 since program inception.			
*** There are 118 MRF approvals. 6 of the cumulative approvals did not have a verifiable household size.			

<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 Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		1,311	9,853
% of Total Number of Applications		30.40%	57.02%
<i>Denied*</i>			
Number of Borrowers Denied		277	3,261
% of Total Number of Applications		6.42%	18.87%
<i>Withdraw**</i>			
Number of Borrowers Withdrawn		248	1,690
% of Total Number of Applications		5.75%	9.78%
<i>In Process</i>			
Number of Borrowers In Process		2,477	N/A
% of Total Number of Applications		57.43%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		4,313	17,281
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		4	7
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1,164.27	1,138.60
Median 1st Lien Housing Payment After Assistance		186.00	168.05
Median 2nd Lien Housing Payment Before Assistance		220.00	207.21
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		133,742.68	126,035.80
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		31,259.55	29,197.24
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	7.83
Median Assistance Amount		9,505.27	16,304.51
<b>Assistance Characteristics</b>			
Assistance Provided to Date***		29,694,589.00	151,348,652.00
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		145	152
<i>Current</i>			
Number		251	1,908
%		19.15%	19.36%
<i>Delinquent (30+)</i>			
Number		182	1,346
%		13.88%	13.66%
<i>Delinquent (60+)</i>			
Number		148	1,023
%		11.29%	10.38%
<i>Delinquent (90+)</i>			
Number		730	5,576
%		55.68%	56.59%

<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)	934	3,368
<b>Alternative Outcomes</b>		
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	86	316
%	9.21%	9.38%
<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	18	155
%	1.93%	4.60%
<i>Reinstatement/Current/Payoff</i>		
Number	830	2,897
%	88.87%	86.02%
<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	7,071
Six Months %	N/A	99.86%
Twelve Months Number	N/A	4,426
Twelve Months %	N/A	99.89%
Twenty-four Months Number	N/A	0
Twenty-four Months %	N/A	0.00%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%
<p>* 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.</p> <p>** 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.</p> <p>***There is a \$4,478 discrepancy from last quarter due to a \$617 servicer credit and a lien recovery amount of \$3,858.</p>		
1. Includes second mortgage settlement		

**Illinois**

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

**QTD**

**Cumulative**

2. Borrower still owns home



# 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		24	118
% of Total Number of Applications		8.73%	29.21%
<i>Denied</i>			
Number of Borrowers Denied		7	42
% of Total Number of Applications		2.55%	10.40%
<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		244	N/A
% of Total Number of Applications		88.73%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		275	404
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		1,589.62	1,648.34
Median 1st Lien Housing Payment After Assistance		1,111.12	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		187,819.46	196,233.50
Median 1st Lien UPB After Program Entry		104,975.00	109,250.00
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness <sup>1</sup>		75,464.34	80,418.71
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		95,983.87	93,333.56
<b>Assistance Characteristics</b>			
Assistance Provided to Date*		2,075,558.76	10,904,380.90
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		24	118
%		100.00%	100.00%

<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	10
<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	1
	%	0.00%	10.00%
	<i>Short Sale</i>		
	Number	1	9
	%	100.00%	90.00%
<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%
* Cumulative MRF approvals and assistance provided figures do not equal the sum of the current and previous quarter totals due to new reporting requirements. MRF approvals are now based on program buy-box eligibility requirements and homeowner eligibility confirmation. As a result, there is a decrease in the number of approvals and an increase in pending outcomes from last quarter. MRF assistance figures are based on the amount spent (acquisition + fees) for those loans currently reported as approvals.			
1. Includes second mortgage settlement			
2. Borrower still owns home			

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		48	138
% of Total Number of Applications		70.59%	85.19%
<i>Denied</i>			
Number of Borrowers Denied		0	1
% of Total Number of Applications		0.00%	0.62%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	3
% of Total Number of Applications		0.00%	1.85%
<i>In Process</i>			
Number of Borrowers In Process		20	N/A
% of Total Number of Applications		29.41%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		68	162
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		4	7
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		1,258.70	1,298.54
Median 1st Lien Housing Payment After Assistance		1,075.68	1,047.77
Median 2nd Lien Housing Payment Before Assistance		166.52	166.52
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		143,228.79	137,957.90
Median 1st Lien UPB After Program Entry		116,029.70	113,221.93
Median 2nd Lien UPB Before Program Entry		17,699.22	24,122.79
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness <sup>1</sup>		41,719.50	37,807.78
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		1,795,607.00	5,838,272.00
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		64	36
<i>Current</i>			
Number		2	10
%		4.17%	7.25%
<i>Delinquent (30+)</i>			
Number		7	19
%		14.58%	13.77%
<i>Delinquent (60+)</i>			
Number		6	12
%		12.50%	8.70%
<i>Delinquent (90+)</i>			
Number		33	97
%		68.75%	70.29%

<b>Illinois</b>		
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation 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)	48	138
<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	48	138
%	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	33
Six Months %	N/A	100.00%
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

		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 Receiving 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 Denied Assistance	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 Withdrawn from Program	Total number of <b>unique</b> borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
	Number of Unique Borrowers in Process	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).
	Total Number of Unique Applicants	

#### Program Expenditures

	Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed to the lender/servicer on behalf of the borrower.
	Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> 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.
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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)

	<b>Borrower</b>	
	<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>Co-Borrower</b>	
	<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 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 decisioned and are pending review. This should be reported in the QTD column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.
	<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 borrowers 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 <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		Cumulative median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
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 borrowers.
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 borrowers current at the time assistance is received.
%		Percent 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 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 borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%		Percent of 60+ days delinquent but less than 90 Days delinquent borrowers divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ Days delinquent at the time assistance is received.
%		Percent of 90+ days delinquent borrowers 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 borrowers 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 borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in foreclosure compared to all borrowers reflected in alternative outcomes and program completion/transition.
<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 compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>		
Number		Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%		Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.

**Program Completion/ Transition**

<i>Loan Modification Program</i>	
Number	Number of borrowers that transitioned into a loan modification program (such as the Making Home Affordable Program)
%	Percent of transitioned borrowers entering a loan modification program compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Percent of transitioned borrowers that resulted in re-employment or regained employment levels compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Percent of transitioned borrowers that resulted in reinstatement/current or payoff compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in short sale compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Deed in Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
%	Percent of transitioned borrowers that resulted in a deed in lieu compared to all borrowers reflected in alternative outcomes and program completion/transition.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers 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 compared to all borrowers reflected in alternative outcomes and program completion/transition.

**Homeownership Retention<sup>1</sup>**

Six Months	Number of borrowers 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 borrowers 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 borrowers 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 borrowers 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 borrowers assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of borrowers 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 borrowers assisted by the program that are unable to be verified by any available means.
%	Percent of borrowers assisted by the Program that are unable to be verified by any available means.

1. Borrower still owns home

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