



FOURTH 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
Unique Borrower Count*			
	Number of Unique Borrowers Receiving Assistance**	1,443	11,545
	Number of Unique Borrowers Denied Assistance	303	3,631
	Number of Unique Borrowers Withdrawn from Program	271	1,885
	Number of Unique Borrowers in Process	2,441	N/A
	Total Number of Unique Borrower Applicants	4,458	19,502
Program Expenditures (\$)			
	Total Assistance Provided to Date	36,030,464	204,121,780
	Total Spent on Administrative Support, Outreach, and Counseling***	2,873,692	25,674,851
Borrower Income (\$)			
	Above \$90,000	0.49%	0.32%
	\$70,000- \$89,000	2.49%	2.44%
	\$50,000- \$69,000	8.73%	7.68%
	Below \$50,000	88.29%	89.55%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.35%	0.37%
	110%- 119%	1.80%	1.43%
	100%- 109%	2.43%	1.81%
	90%- 99%	2.56%	2.38%
	80%- 89%	3.53%	3.32%
	Below 80%	89.33%	90.69%
Geographic Breakdown (by county)			
	Adams	1	44
	Alexander	0	0
	Bond	0	5
	Boone	8	62
	Brown	0	1
	Bureau	0	20
	Calhoun	0	1
	Carroll	0	3
	Cass	1	5
	Champaign	7	58
	Christian	1	24
	Clark	2	7
	Clay	0	10
	Clinton	0	13
	Coles	1	11
	Cook	762	5,787
	Crawford	0	2
	Cumberland	1	8
	De Witt	0	3
	DeKalb	5	58
	Douglas	0	6
	DuPage	81	687
	Edgar	1	5
	Edwards	1	2
	Effingham	2	14
	Fayette	1	16
	Ford	0	2
	Franklin	2	16
	Fulton	5	8
	Gallatin	0	1
	Greene	0	2
	Grundy	8	57
	Hamilton	0	0
	Hancock	0	3
	Hardin	0	0
	Henderson	0	3
	Henry	3	16
	Iroquois	0	13
	Jackson	3	11
	Jasper	0	6
	Jefferson	3	17
	Jersey	1	10
	Jo Daviess	2	7
	Johnson	0	1
	Kane	45	362
	Kankakee	12	104
	Kendall	18	136
	Knox	2	15

Illinois		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
La Salle	11	83
Lake	77	512
Lawrence	1	4
Lee	0	31
Livingston	2	8
Logan	1	8
Macon	12	50
Macoupin	1	22
Madison	21	206
Marion	2	17
Marshall	0	3
Mason	1	9
Massac	1	1
McDonough	2	8
McHenry	59	591
McLean	1	33
Menard	0	4
Mercer	1	7
Monroe	1	11
Montgomery	2	28
Morgan	3	17
Moultrie	1	7
Ogle	5	49
Peoria	17	122
Perry	0	7
Piatt	1	5
Pike	0	10
Pope	0	1
Pulaski	0	1
Putnam	0	1
Randolph	1	11
Richland	0	4
Rock Island	11	87
Saline	4	10
Sangamon	15	159
Schuyler	0	0
Scott	0	3
Shelby	0	9
St. Clair	12	230
Stark	1	5
Stephenson	6	39
Tazewell	9	38
Union	0	4
Vermilion	4	20
Wabash	0	2
Warren	0	3
Washington	0	3
Wayne	0	2
White	2	4
Whiteside	4	30
Will	135	1,015
Williamson	4	21
Winnebago	31	341
Woodford	2	7

Illinois		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
American Indian or Alaskan Native	10	62
Asian	30	223
Black or African American	442	3,814
Native Hawaiian or other Pacific Islander	3	22
White	800	6,241
Information not provided by borrower	158	1,183
Ethnicity		
Hispanic or Latino	211	1,642
Not Hispanic or Latino	1,118	9,005
Information not provided by borrower	114	898
Sex		
Male	718	5,533
Female	712	5,955
Information not provided by borrower	13	57
Co-Borrower		
Race		
American Indian or Alaskan Native	3	21
Asian	15	137
Black or African American	85	655
Native Hawaiian or other Pacific Islander	0	8
White	325	2,460
Information not provided by borrower	48	407
Ethnicity		
Hispanic or Latino	80	659
Not Hispanic or Latino	391	2,995
Information not provided by borrower	5	34
Sex		
Male	110	953
Female	364	2,706
Information not provided by borrower	2	29
Hardship		
Unemployment	879	7,697
Underemployment	552	3,805
Divorce	0	9
Medical Condition	4	15
Death	1	7
Other	7	12
Current Loan to Value Ratio (LTV)		
<100%	50.87%	45.15%
100%-109%	9.56%	9.54%
110%-120%	9.15%	8.50%
>120%	30.42%	36.82%
Current Combined Loan to Value Ratio (CLTV)		
<100%	47.47%	42.16%
100%-119%	20.30%	18.41%
120%-139%	12.61%	14.17%
140%-159%	8.18%	9.87%
>=160%	11.43%	15.39%
Delinquency Status (%)		
Current	20.24%	19.23%
30+	18.30%	14.10%
60+	12.13%	10.50%
90+	49.34%	56.17%
Household Size****		
1	349	2,859
2	350	2,888
3	270	2,042
4	255	1,978
5+	216	1,769
* 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 Q4 2013 for a total of 9 since program inception.		
*** There is a \$405 discrepancy from Q3 2013 as a result of an adjustment to prior fiscal year admin. expenses.		
**** 3 MRF approvals in the quarter and 6 cumulative did not have a verifiable household size.		

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		1,381	11,234
% of Total Number of Applications		33.64%	59.58%
<i>Denied</i>			
Number of Borrowers Denied		295	3,580
% of Total Number of Applications		7.19%	18.99%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		271	1,883
% of Total Number of Applications		6.60%	9.99%
<i>In Process</i>			
Number of Borrowers In Process		2,158	N/A
% of Total Number of Applications		52.57%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		4,105	18,855
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	9
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1,186.84	1,145.47
Median 1st Lien Housing Payment After Assistance		0.00	167.92
Median 2nd Lien Housing Payment Before Assistance		212.93	208.50
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		136,729.87	127,557.41
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		32,947.39	29,718.11
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	8.42
Median Assistance Amount		7,231.15	16,271.56
Assistance Characteristics			
Assistance Provided to Date		31,825,466	183,174,118
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		149	152
<i>Current</i>			
Number		288	2,201
%		20.85%	19.59%
<i>Delinquent (30+)</i>			
Number		259	1,606
%		18.75%	14.30%
<i>Delinquent (60+)</i>			
Number		171	1,197
%		12.38%	10.66%
<i>Delinquent (90+)</i>			
Number		663	6,230
%		48.01%	55.46%

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)	1,425	4,573
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	105	386
	%	7.37%	8.44%
<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	47	190
	%	3.30%	4.15%
<i>Reinstatement/Current/Payoff</i>			
	Number	1,273	3,997
	%	89.33%	87.40%
<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	8,532
	Six Months %	N/A	99.88%
	Twelve Months Number	N/A	5,899
	Twelve Months %	N/A	99.83%
	Twenty-four Months Number	N/A	534
	Twenty-four Months %	N/A	99.07%
	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 Mortgage Resolution Fund

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		25	143
% of Total Number of Applications		8.87%	32.35%
<i>Denied</i>			
Number of Borrowers Denied		8	50
% of Total Number of Applications		2.84%	11.31%
<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		249	N/A
% of Total Number of Applications		88.30%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		282	442
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		1,551.10	1,690.93
Median 1st Lien Housing Payment After Assistance		982.63	1,101.49
Median 2nd Lien Housing Payment Before Assistance		0.00	0.00
Median 2nd Lien Housing Payment After Assistance		0.00	0.00
Median 1st Lien UPB Before Program Entry		182,212.15	193,872.45
Median 1st Lien UPB After Program Entry		95,475.00	105,825.00
Median 2nd Lien UPB Before Program Entry		0.00	0.00
Median 2nd Lien UPB After Program Entry		0.00	0.00
Median Principal Forgiveness ¹		99,711.64	81,813.57
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		97,183.95	94,012.00
Assistance Characteristics			
Assistance Provided to Date*		2,339,593	13,243,984
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		25	143
%		100.00%	100.00%

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	12
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	1
	%	0.00%	8.33%
	<i>Short Sale</i>		
	Number	2	11
	%	100.00%	91.67%
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%
*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			

Illinois

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

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		39	177
% of Total Number of Applications		53.42%	82.71%
<i>Denied</i>			
Number of Borrowers Denied		0	1
% of Total Number of Applications		0.00%	0.47%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	2
% of Total Number of Applications		0.00%	0.93%
<i>In Process</i>			
Number of Borrowers In Process		34	N/A
% of Total Number of Applications		46.58%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		73	214
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		2	9
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1,112.57	1,264.41
Median 1st Lien Housing Payment After Assistance		799.00	986.00
Median 2nd Lien Housing Payment Before Assistance		253.37	167.09
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		115,546.65	134,075.95
Median 1st Lien UPB After Program Entry		79,132.41	101,005.18
Median 2nd Lien UPB Before Program Entry		24,217.50	24,122.79
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		40,336.45	36,900.42
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		50,000.00	50,000.00
Assistance Characteristics			
Assistance Provided to Date		1,865,405	7,703,678
Total Lender/Service Assistance Amount		0	0
Borrowers Receiving Lender/Service Match (%)		0.00%	0.00%
Median Lender/Service Assistance per Borrower		0	0
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		38	39
<i>Current</i>			
Number		5	22
%		12.82%	12.43%
<i>Delinquent (30+)</i>			
Number		5	22
%		12.82%	12.43%
<i>Delinquent (60+)</i>			
Number		4	16
%		10.26%	9.04%
<i>Delinquent (90+)</i>			
Number		25	117
%		64.10%	66.10%

Illinois

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

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	39	177
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	39	177
	%	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%
Homeownership Retention²			
	Six Months Number	N/A	90
	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