



1ST QUARTER 2014 - 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: March 2014

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count*			
	Number of Unique Borrowers Receiving Assistance**	1,217	12,762
	Number of Unique Borrowers Denied Assistance	329	3,921
	Number of Unique Borrowers Withdrawn from Program	199	2,187
	Number of Unique Borrowers in Process	960	N/A
	Total Number of Unique Borrower Applicants	2,705	19,830
Program Expenditures (\$)			
	Total Assistance Provided to Date	33,137,930	237,259,709
	Total Spent on Administrative Support, Outreach, and Counseling	2,122,212	27,797,063
Borrower Income (\$)			
	Above \$90,000	0.49%	0.27%
	\$70,000- \$89,000	3.29%	2.50%
	\$50,000- \$69,000	9.29%	7.80%
	Below \$50,000	86.94%	89.42%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.41%	0.47%
	110%- 119%	1.89%	1.47%
	100%- 109%	2.55%	2.02%
	90%- 99%	3.12%	2.47%
	80%- 89%	4.19%	3.43%
	Below 80%	87.84%	90.13%
Geographic Breakdown (by county)			
	Adams	1	45
	Alexander	3	3
	Bond	0	5
	Boone	8	70
	Brown	0	1
	Bureau	6	25
	Calhoun	0	1
	Carroll	1	4
	Cass	0	5
	Champaign	4	62
	Christian	1	25
	Clark	0	7
	Clay	1	11
	Clinton	0	13
	Coles	2	13
	Cook	645	6,438
	Crawford	1	3
	Cumberland	0	8
	De Witt	0	3
	DeKalb	12	70
	Douglas	2	8
	DuPage	73	759
	Edgar	2	7
	Edwards	0	2
	Effingham	0	14
	Fayette	1	17
	Ford	0	2
	Franklin	3	19
	Fulton	0	8
	Gallatin	1	2
	Greene	0	2
	Grundy	7	64
	Hamilton	0	0
	Hancock	0	3
	Hardin	0	0
	Henderson	0	3
	Henry	2	18
	Iroquois	2	15
	Jackson	2	13
	Jasper	0	6
	Jefferson	3	20
	Jersey	0	10
	Jo Daviess	0	7
	Johnson	0	1
	Kane	31	391
	Kankakee	7	111
	Kendall	13	151

Illinois		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Knox	1	16
La Salle	4	87
Lake	73	585
Lawrence	0	4
Lee	3	34
Livingston	3	11
Logan	1	9
Macon	9	59
Macoupin	2	24
Madison	20	226
Marion	1	18
Marshall	1	4
Mason	0	9
Massac	0	1
McDonough	1	9
McHenry	27	618
McLean	7	40
Menard	0	4
Mercer	0	7
Monroe	0	11
Montgomery	0	28
Morgan	1	18
Moultrie	1	8
Ogle	1	50
Peoria	9	131
Perry	0	7
Piatt	0	5
Pike	0	10
Pope	0	1
Pulaski	0	1
Putnam	0	1
Randolph	1	12
Richland	2	6
Rock Island	8	95
Saline	0	10
Sangamon	15	174
Schuyler	1	1
Scott	0	3
Shelby	0	9
St. Clair	21	251
Stark	0	5
Stephenson	3	42
Tazewell	6	44
Union	0	4
Vermilion	3	23
Wabash	0	2
Warren	1	4
Washington	0	3
Wayne	1	3
White	2	6
Whiteside	5	35
Will	96	1,107
Williamson	3	24
Winnebago	48	389
Woodford	2	9

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native		10	74
Asian		19	238
Black or African American		398	4,212
Native Hawaiian or other Pacific Islander		0	24
White		648	6,885
Information not provided by borrower		142	1,329
Ethnicity			
Hispanic or Latino		152	1,792
Not Hispanic or Latino		945	9,954
Information not provided by borrower		120	1,016
Sex			
Male		606	6,138
Female		587	6,543
Information not provided by borrower		24	81
Co-Borrower			
Race			
American Indian or Alaskan Native		5	26
Asian		11	148
Black or African American		72	727
Native Hawaiian or other Pacific Islander		1	9
White		281	2,742
Information not provided by borrower		44	451
Ethnicity			
Hispanic or Latino		63	723
Not Hispanic or Latino		341	3,336
Information not provided by borrower		10	44
Sex			
Male		89	1,043
Female		319	3,025
Information not provided by borrower		6	35
Hardship			
Unemployment		715	8,409
Underemployment		477	4,221
Divorce		0	9
Medical Condition		3	18
Death		2	9
Other		20	96
Current Loan to Value Ratio (LTV)			
<100%		54.40%	45.48%
100%-109%		7.81%	9.47%
110%-120%		8.47%	8.57%
>120%		29.32%	36.48%
Current Combined Loan to Value Ratio (CLTV)			
<100%		50.91%	42.22%
100%-119%		17.61%	18.52%
120%-139%		12.54%	14.16%
140%-159%		8.14%	9.83%
>=160%		10.80%	15.27%
Delinquency Status (%)			
Current		19.30%	20.62%
30+		14.35%	16.52%
60+		10.66%	11.91%
90+		55.69%	50.94%
Household Size***			
1		297	3,159
2		271	3,161
3		238	2,282
4		218	2,196
5+		190	1,959

* 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.

** 6 borrowers were funded for HELP and HPP in Q1 2014 for a total of 15 since program inception.

*** 3 MRF approvals in the quarter and 5 cumulative did not have a verifiable household size. Note, the household size is now being reported for 4 cumulative borrowers where it was unverifiable on the previous report.

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		1,141	12,375
% of Total Number of Applications		48.04%	64.67%
<i>Denied</i>			
Number of Borrowers Denied		329	3,870
% of Total Number of Applications		13.85%	20.22%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		199	2,185
% of Total Number of Applications		8.38%	11.42%
<i>In Process</i>			
Number of Borrowers In Process		706	N/A
% of Total Number of Applications		29.73%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		2,375	19,136
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		6	15
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1,171.97	1,151.49
Median 1st Lien Housing Payment After Assistance		151.82	163.03
Median 2nd Lien Housing Payment Before Assistance		227.30	210.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		131,737.15	127,901.19
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		33,976.41	30,000.00
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	11.88
Median Assistance Amount		8,616.13	17,805.14
Assistance Characteristics			
Assistance Provided to Date		29,109,344	212,283,461
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		199.32	157.28
<i>Current</i>			
Number		244	2,441
%		21.38%	19.73%
<i>Delinquent (30+)</i>			
Number		199	1,805
%		17.44%	14.59%
<i>Delinquent (60+)</i>			
Number		140	1,339
%		12.27%	10.82%
<i>Delinquent (90+)</i>			
Number		558	6,790
%		48.90%	54.87%

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)**	1,522	6,026
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	74	460
	%	4.86%	7.63%
<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	25	212
	%	1.64%	3.52%
<i>Reinstatement/Current/Payoff</i>			
	Number	1,423	5,354
	%	93.50%	88.85%
<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	9,846
	Six Months %	N/A	99.93%
	Twelve Months Number	N/A	7,063
	Twelve Months %	N/A	99.75%
	Twenty-four Months Number	N/A	1,558
	Twenty-four Months %	N/A	99.30%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

* Excludes borrowers that receive reinstatement only assistance and do not receive monthly mortgage assistance. Past reports included borrowers in both categories.

** The cumulative number of borrowers no longer in the 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

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		30	173
% of Total Number of Applications		12.05%	39.14%
<i>Denied</i>			
Number of Borrowers Denied		0	50
% of Total Number of Applications		0.00%	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		219	N/A
% of Total Number of Applications		87.95%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		249	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		1,459.44	1,601.24
Median 1st Lien Housing Payment After Assistance		875.29	1,054.87
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		150,094.54	185,453.00
Median 1st Lien UPB After Program Entry		82,650.00	104,367.00
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry		0	0
Median Principal Forgiveness ¹		62,747.45	80,778.50
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		72,264.31	91,873.71
Assistance Characteristics			
Assistance Provided to Date*		2,176,853	15,420,837
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		30	173
%		100.00%	100.00%

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	7	19
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	1	2
	%	14.29%	10.53%
	<i>Short Sale</i>		
	Number	6	17
	%	85.71%	89.47%
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 Retention**²			
	Six Months Number	N/A	114
	Six Months %	N/A	96.61%
	Twelve Months Number	N/A	24
	Twelve Months %	N/A	72.73%
	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>*MRF assistance figures are based on the amount spent (acquisition + fees) for those loans currently reported as approvals.</p> <p>** Period start date is the date of the loan purchase and not the approval date.</p> <p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			

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		52	229
% of Total Number of Applications		59.77%	85.77%
<i>Denied</i>			
Number of Borrowers Denied		0	1
% of Total Number of Applications		0.00%	0.37%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		0	2
% of Total Number of Applications		0.00%	0.75%
<i>In Process</i>			
Number of Borrowers In Process		35	N/A
% of Total Number of Applications		40.23%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		87	267
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		6	15
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1,221.03	1,247.99
Median 1st Lien Housing Payment After Assistance		998.53	972.13
Median 2nd Lien Housing Payment Before Assistance		189.00	174.71
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		132,062.97	132,433.00
Median 1st Lien UPB After Program Entry		99,732.81	101,000.00
Median 2nd Lien UPB Before Program Entry		20,364.12	21,165.90
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		30,055.93	33,032.85
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		46,202.10	50,000.00
Assistance Characteristics			
Assistance Provided to Date		\$1,851,733	\$9,555,411
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		48.03	39.37
<i>Current</i>			
Number		8	25
%		15.38%	10.92%
<i>Delinquent (30+)</i>			
Number		5	31
%		9.62%	13.54%
<i>Delinquent (60+)</i>			
Number		5	23
%		9.62%	10.04%
<i>Delinquent (90+)</i>			
Number		34	150
%		65.38%	65.50%

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)	52	229
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	2	2
	%	3.85%	0.87%
<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	50	227
	%	96.15%	99.13%
<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	138
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	33
	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