



2nd 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.

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Illinois		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Unique Borrower Count*		
Number of Unique Borrowers Receiving Assistance**	623	13,371
Number of Unique Borrowers Denied Assistance	162	4,050
Number of Unique Borrowers Withdrawn from Program	116	2,210
Number of Unique Borrowers in Process	403	N/A
Total Number of Unique Borrower Applicants	1,311	20,056
Program Expenditures (\$)		
Total Assistance Provided to Date***	25,912,760	261,670,308
Total Spent on Administrative Support, Outreach, and Counseling	2,531,295	30,328,358
Borrower Income (\$)		
Above \$90,000	0.16%	0.25%
\$70,000- \$89,000	2.25%	2.49%
\$50,000- \$69,000	9.79%	7.88%
Below \$50,000	87.80%	89.38%
Borrower Income as Percent of Area Median Income (AMI)		
Above 120%	0.96%	0.48%
110%- 119%	1.77%	1.48%
100%- 109%	2.41%	2.03%
90%- 99%	3.05%	2.48%
80%- 89%	3.05%	3.39%
Below 80%	88.76%	90.15%
Geographic Breakdown (by county)		
Adams	0	45
Alexander	0	3
Bond	0	5
Boone	2	72
Brown	1	2
Bureau	1	26
Calhoun	0	1
Carroll	1	5
Cass	0	5
Champaign	3	65
Christian	2	27
Clark	1	8
Clay	0	11
Clinton	2	15
Coles	2	15
Cook	361	6,787
Crawford	0	3
Cumberland	0	8
De Witt	0	3
DeKalb	5	75
Douglas	0	8
DuPage	44	801
Edgar	0	7
Edwards	1	3
Effingham	2	16
Fayette	0	17
Ford	0	2
Franklin	0	19
Fulton	0	8
Gallatin	0	2
Greene	0	2
Grundy	0	64
Hamilton	0	0
Hancock	1	4
Hardin	0	0
Henderson	0	3
Henry	0	18
Iroquois	0	15
Jackson	0	13
Jasper	0	6
Jefferson	2	22
Jersey	0	10
Jo Daviess	0	7
Johnson	0	1
Kane	17	408
Kankakee	1	112
Kendall	3	154

Illinois		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Knox	0	16
La Salle	5	92
Lake	24	609
Lawrence	0	4
Lee	2	36
Livingston	0	11
Logan	0	9
Macon	5	64
Macoupin	4	28
Madison	5	231
Marion	0	18
Marshall	0	4
Mason	0	9
Massac	0	1
McDonough	0	9
McHenry	12	630
McLean	2	42
Menard	0	4
Mercer	0	7
Monroe	0	11
Montgomery	1	29
Morgan	0	18
Moultrie	0	8
Ogle	0	50
Peoria	6	137
Perry	0	7
Piatt	0	5
Pike	0	10
Pope	0	1
Pulaski	0	1
Putnam	0	1
Randolph	1	13
Richland	0	6
Rock Island	1	96
Saline	0	10
Sangamon	6	180
Schuyler	0	1
Scott	0	3
Shelby	0	9
St. Clair	9	260
Stark	0	5
Stephenson	2	44
Tazewell	3	47
Union	0	4
Vermilion	2	25
Wabash	0	2
Warren	0	4
Washington	0	3
Wayne	0	3
White	0	6
Whiteside	4	39
Will	50	1,157
Williamson	1	25
Winnebago	26	415
Woodford	0	9

Illinois		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
American Indian or Alaskan Native	7	81
Asian	13	251
Black or African American	235	4,447
Native Hawaiian or other Pacific Islander	0	23
White	282	7,166
Information not provided by borrower	86	1,403
Ethnicity		
Hispanic or Latino	93	1,884
Not Hispanic or Latino	452	10,404
Information not provided by borrower	78	1,083
Sex		
Male	273	6,405
Female	332	6,875
Information not provided by borrower	18	91
Co-Borrower		
Race		
American Indian or Alaskan Native	2	27
Asian	4	152
Black or African American	35	762
Native Hawaiian or other Pacific Islander	1	10
White	117	2,858
Information not provided by borrower	13	461
Ethnicity		
Hispanic or Latino	38	761
Not Hispanic or Latino	133	3,465
Information not provided by borrower	1	44
Sex		
Male	47	1,088
Female	125	3,147
Information not provided by borrower	0	35
Hardship		
Unemployment	365	8,771
Underemployment	242	4,461
Divorce	1	10
Medical Condition	5	22
Death	1	8
Other	9	99
Current Loan to Value Ratio (LTV)		
<100%	51.54%	45.56%
100%-109%	8.59%	9.45%
110%-120%	7.62%	8.53%
>120%	32.25%	36.46%
Current Combined Loan to Value Ratio (CLTV)		
<100%	50.51%	42.59%
100%-119%	18.24%	18.52%
120%-139%	10.81%	14.01%
140%-159%	9.97%	9.82%
>=160%	10.47%	15.06%
Delinquency Status (%)		
Current	21.19%	19.45%
30+	12.84%	14.25%
60+	9.31%	10.58%
90+	56.66%	55.71%
Household Size		
1	149	3,308
2	158	3,317
3	118	2,398
4	116	2,311
5+	82	2,037
<p>* 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.</p> <p>** 7 borrowers were funded for HELP and HPP in Q2 2014 for a total of 22 since program inception. 14 previously approved files in the Mortgage Resolution Fund Program were denied in Q2 2014 resulting in borrower counts that do not sum in a quarter-over-quarter fashion.</p> <p>*** There is a \$1,502,161 discrepancy in the Cumulative Total Assistance Provided To Date when summing the current and previous quarter totals as a result of the denial of 14 previously approved files in the Mortgage Resolution Fund Program in Q2 2014.</p>		

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		555	12,930
% of Total Number of Applications		55.78%	67.08%
<i>Denied</i>			
Number of Borrowers Denied		130	3,968
% of Total Number of Applications		13.07%	20.59%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		104	2,172
% of Total Number of Applications		10.45%	11.27%
<i>In Process</i>			
Number of Borrowers In Process		206	N/A
% of Total Number of Applications		20.70%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		995	19,276
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		7	22
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1,109.25	1,150.02
Median 1st Lien Housing Payment After Assistance		177.53	159.77
Median 2nd Lien Housing Payment Before Assistance		234.72	210.00
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		125,092.67	127,850.03
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		27,100.47	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	13.6
Median Assistance Amount		7,827.50	17,489.62
Assistance Characteristics			
Assistance Provided to Date		21,661,285	233,944,746
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		298	161
<i>Current</i>			
Number		128	2,574
%		23.06%	19.91%
<i>Delinquent (30+)</i>			
Number		76	1,876
%		13.69%	14.51%
<i>Delinquent (60+)</i>			
Number		53	1,388
%		9.55%	10.73%
<i>Delinquent (90+)</i>			
Number		298	7,092
%		53.69%	54.85%

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)**	1,578	7,485
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	56	485
	%	3.55%	6.48%
<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	100	298
	%	6.34%	3.98%
<i>Reinstatement/Current/Payoff</i>			
	Number	1,422	6,702
	%	90.11%	89.54%
<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	11,221
	Six Months %	N/A	99.88%
	Twelve Months Number	N/A	8,527
	Twelve Months %	N/A	99.82%
	Twenty-four Months Number	N/A	2,785
	Twenty-four Months %	N/A	99.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

* Excludes borrowers that receive reinstatement only assistance and do not receive monthly mortgage assistance. **

** 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		26	185
% of Total Number of Applications		11.21%	41.95%
<i>Denied</i>			
Number of Borrowers Denied		32	82
% of Total Number of Applications		13.79%	18.59%
<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		174	N/A
% of Total Number of Applications		75.00%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		232	441
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		1,610.06	1,607.26
Median 1st Lien Housing Payment After Assistance		957.64	1,046.59
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		164,665.91	164,486.84
Median 1st Lien UPB After Program Entry		89,705.00	100,700.00
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		65,476.92	64,651.16
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		79,149.50	85,689.70
Assistance Characteristics			
Assistance Provided to Date**		2,209,000	16,127,676
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		26	185
%		100.00%	100.00%

Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	22
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	3
	%	0.00%	13.64%
	<i>Short Sale</i>		
	Number	1	19
	%	100.00%	86.36%
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	180
	Six Months %	N/A	97.30%
	Twelve Months Number	N/A	118
	Twelve Months %	N/A	91.47%
	Twenty-four Months Number	N/A	6
	Twenty-four Months %	N/A	85.71%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>* The cumulative approvals only increased by 12 from last quarter as 14 previously approved files are now in foreclosure and considered denied.</p> <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		49	278
% of Total Number of Applications		58.33%	82.01%
<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		12	38
% of Total Number of Applications		14.29%	11.21%
<i>In Process</i>			
Number of Borrowers In Process		23	N/A
% of Total Number of Applications		46.94%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		84	339
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		7	22
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		1,071.91	1,222.00
Median 1st Lien Housing Payment After Assistance		820.71	949.97
Median 2nd Lien Housing Payment Before Assistance		231.59	174.71
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		110,508.32	129,067.55
Median 1st Lien UPB After Program Entry		78,029.93	96,934.60
Median 2nd Lien UPB Before Program Entry		23,212.23	23,212.23
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		34,191.57	33,673.67
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		43,729.09	50,000.00
Assistance Characteristics			
Assistance Provided to Date		2,042,475	11,597,886
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		23	37
<i>Current</i>			
Number		6	32
%		12.24%	11.51%
<i>Delinquent (30+)</i>			
Number		7	38
%		14.29%	13.67%
<i>Delinquent (60+)</i>			
Number		6	29
%		12.24%	10.43%
<i>Delinquent (90+)</i>			
Number		30	179
%		61.22%	64.39%
Program Outcomes			

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)	49	278
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	6
	%	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	49	272
	%	100.00%	97.84%
	<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	177
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	90
	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%
<p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			