



#### **4th 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: January 2015**

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	122	13,722
3	Number of Unique Borrowers Denied Assistance	14	4,063
4	Number of Unique Borrowers Withdrawn from Program	24	2,191
5	Number of Unique Borrowers in Process	245	N/A
6	Total Number of Unique Borrower Applicants	405	20,221
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$14,059,922	\$292,226,466
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,115,200	\$32,890,704
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	0.00%	0.26%
12	\$70,000- \$89,000	1.64%	2.52%
13	\$50,000- \$69,000	11.48%	7.98%
14	Below \$50,000	86.89%	89.24%
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	0.82%	0.45%
17	110%- 119%	0.82%	1.48%
18	100%- 109%	3.28%	2.08%
19	90%- 99%	5.74%	2.53%
20	80%- 89%	1.64%	3.46%
21	Below 80%	87.70%	90.00%
22	<b>Geographic Breakdown (by county)</b>		
23	Adams	1	48
24	Alexander	0	3
25	Bond	0	5
26	Boone	1	73
27	Brown	0	2
28	Bureau	0	26
29	Calhoun	0	1
30	Carroll	0	5
31	Cass	1	6
32	Champaign	1	68
33	Christian	0	27
34	Clark	0	8
35	Clay	0	11
36	Clinton	0	15
37	Coles	0	15
38	Cook	73	6,995
39	Crawford	0	3
40	Cumberland	0	8
41	De Witt	0	3
42	DeKalb	0	76
43	Douglas	0	8
44	DuPage	7	820
45	Edgar	0	7
46	Edwards	0	3
47	Effingham	0	17
48	Fayette	0	17
49	Ford	0	2
50	Franklin	1	20
51	Fulton	0	9
52	Gallatin	0	2
53	Greene	0	3
54	Grundy	0	64
55	Hamilton	0	0
56	Hancock	0	4
57	Hardin	0	0
58	Henderson	0	3
59	Henry	0	18
60	Iroquois	0	16
61	Jackson	0	13
62	Jasper	0	6
63	Jefferson	0	22
64	Jersey	0	10
65	Jo Daviess	0	7
66	Johnson	0	1
67	Kane	1	416
68	Kankakee	1	115
69	Kendall	3	159
70	Knox	0	16
71	La Salle	1	95
72	Lake	7	627
73	Lawrence	0	4
74	Lee	0	36
75	Livingston	0	11
76	Logan	0	9
77	Macon	0	65
78	Macoupin	1	29

**Illinois**

**HFA Performance Data Reporting- Borrower Characteristics**

		QTD	Cumulative
79	Madison	0	234
80	Marion	0	18
81	Marshall	0	4
82	Mason	0	9
83	Massac	0	1
84	McDonough	0	10
85	McHenry	1	636
86	McLean	1	44
87	Menard	0	4
88	Mercer	0	8
89	Monroe	0	11
90	Montgomery	0	29
91	Morgan	0	18
92	Moultrie	0	8
93	Ogle	1	51
94	Peoria	0	137
95	Perry	0	8
96	Piatt	0	5
97	Pike	0	10
98	Pope	0	1
99	Pulaski	0	2
100	Putnam	0	1
101	Randolph	0	13
102	Richland	0	6
103	Rock Island	1	100
104	Saline	0	10
105	Sangamon	2	185
106	Schuyler	0	1
107	Scott	0	3
108	Shelby	0	11
109	St. Clair	1	262
110	Stark	0	5
111	Stephenson	1	45
112	Tazewell	2	53
113	Union	0	4
114	Vermilion	0	26
115	Wabash	0	2
116	Warren	0	4
117	Washington	0	3
118	Wayne	0	3
119	White	0	6
120	Whiteside	1	40
121	Will	9	1,181
122	Williamson	1	26
123	Winnebago	2	422
124	Woodford	0	10

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
125	<b>Home Mortgage Disclosure Act (HMDA)</b>		
126	<b>Borrower</b>		
127	<b>Race</b>		
128	American Indian or Alaskan Native	0	81
129	Asian	2	256
130	Black or African American	54	4,578
131	Native Hawaiian or other Pacific Islander	1	25
132	White	53	7,342
133	Information not provided by borrower	12	1,440
134	<b>Ethnicity</b>		
135	Hispanic or Latino	22	1,948
136	Not Hispanic or Latino	88	10,656
137	Information not provided by borrower	12	1,118
138	<b>Sex</b>		
139	Male	50	6,558
140	Female	72	7,075
141	Information not provided by borrower	0	89
142	<b>Co-Borrower</b>		
143	<b>Race</b>		
144	American Indian or Alaskan Native	1	31
145	Asian	1	153
146	Black or African American	9	790
147	Native Hawaiian or other Pacific Islander	0	10
148	White	19	2,921
149	Information not provided by borrower	2	465
150	<b>Ethnicity</b>		
151	Hispanic or Latino	11	792
152	Not Hispanic or Latino	21	3,537
153	Information not provided by borrower	0	41
154	<b>Sex</b>		
155	Male	7	1,118
156	Female	25	3,222
157	Information not provided by borrower	0	30
158	<b>Hardship</b>		
159	Unemployment	64	8,946
160	Underemployment	55	4,636
161	Divorce	0	9
162	Medical Condition	0	21
163	Death	1	8
164	Other	2	102
165	<b>Current Loan to Value Ratio (LTV)</b>		
166	<100%	52.59%	45.80%
167	100%-109%	6.03%	9.39%
168	110%-120%	12.07%	8.52%
169	>120%	29.31%	36.29%
170	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
171	<100%	50.88%	42.82%
172	100%-119%	18.42%	18.45%
173	120%-139%	14.91%	13.90%
174	140%-159%	4.39%	9.73%
175	>=160%	11.40%	15.10%
176	<b>Delinquency Status (%)</b>		
177	Current	13.93%	19.44%
178	30+	11.48%	14.28%
179	60+	13.93%	10.71%
180	90+	60.66%	55.57%
181	<b>Household Size</b>		
182	1	35	3,387
183	2	32	3,396
184	3	18	2,473
185	4	25	2,373
186	5+	12	2,093

**Line 2** - There is a quarter-over-quarter discrepancy of 9 in the cumulative number of Borrowers Receiving Assistance. See the first footnote under the Mortgage Resolution Fund and Home Preservation Program tabs for a detailed explanation.

**Lines 3 and 4** - 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.

**Line 8** - There is a \$1,074,611 discrepancy in the Cumulative Total Assistance Provided To Date when summing the current quarter amount with the cumulative amount last quarter plus \$2 as a result of rounding. See footnotes under HELP and Home Preservation Program tabs.

**Lines 23 through 164** - Certain counts do not sum in a quarter-over-quarter fashion as a result of discrepancies in the counts of Unique Borrowers Receiving Assistance. See Line 2 footnote above.

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Hardest Hit Fund Homeowner Emergency Loan Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	92	13,236
4	% of Total Number of Applications	53.49%	68.24%
5	<i>Denied</i>		
6	Number of Borrowers Denied	13	3,971
7	% of Total Number of Applications	7.56%	20.47%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	15	2,136
10	% of Total Number of Applications	8.72%	11.01%
11	<i>In Process</i>		
12	Number of Borrowers In Process	52	N/A
13	% of Total Number of Applications	30.23%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	172	19,395
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	7	35
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	957	1,138
20	Median 1st Lien Housing Payment After Assistance	166	172
21	Median 2nd Lien Housing Payment Before Assistance	150	210
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	110,942	127,786
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	16,238	30,000
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness <sup>1</sup>	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	16
29	Median Assistance Amount	8,527	20,262
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$12,368,207	\$262,789,053
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	617	164
37	<i>Current</i>		
38	Number	13	2,631
39	%	14.13%	19.88%
40	<i>Delinquent (30+)</i>		
41	Number	12	1,925
42	%	13.04%	14.54%
43	<i>Delinquent (60+)</i>		
44	Number	12	1,433
45	%	13.04%	10.83%
46	<i>Delinquent (90+)</i>		
47	Number	55	7,247
48	%	59.78%	54.75%

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
49	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1,214	9,786
50			
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	61	620
57	%	5.02%	6.34%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	23	345
70	%	1.89%	3.53%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	1,130	8,821
73	%	93.08%	90.14%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	12,909
85	Six Months %	N/A	99.84%
86	Twelve Months Number	N/A	11,212
87	Twelve Months %	N/A	99.80%
88	Twenty-four Months Number	N/A	5,856
89	Twenty-four Months %	N/A	99.10%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p><b>Lines 20 and 28</b> - Excludes borrowers that receive reinstatement only assistance.</p> <p><b>Line 50</b> - There is a quarter-over-quarter discrepancy in the cumulative number of borrowers no longer in the program since borrowers may re-enter the program after being exited from the program.</p> <p>1. Includes second mortgage settlement</p> <p>2. Borrower still owns home</p>			

# Illinois

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

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	2	177
4	% of Total Number of Applications	1.14%	40.14%
5	<i>Denied</i>		
6	Number of Borrowers Denied	1	92
7	% of Total Number of Applications	0.57%	20.86%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Applications	0.00%	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	172	N/A
13	% of Total Number of Applications	98.29%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	175	441
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	0	1,573
20	Median 1st Lien Housing Payment After Assistance	0	1,053
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	0	0
23	Median 1st Lien UPB Before Program Entry	0	190,669
24	Median 1st Lien UPB After Program Entry	0	99,750
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness <sup>1</sup>	0	86,403
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	63,214	83,906
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$126,428	\$15,260,096
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	0	0
39	%	0.00%	0.00%
40	<i>Delinquent (30+)</i>		
41	Number	0	0
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	0	0
45	%	0.00%	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	2	177
48	%	100.00%	100.00%

49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	32	116
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	3
60	%	0.00%	2.59%
61	<i>Short Sale</i>		
62	Number	0	22
63	%	0.00%	18.97%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	32	91
67	%	100.00%	78.45%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	172
85	Six Months %	N/A	97.18%
86	Twelve Months Number	N/A	165
87	Twelve Months %	N/A	93.22%
88	Twenty-four Months Number	N/A	86
89	Twenty-four Months %	N/A	95.56%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

**Line 3** - The cumulative approvals decreased by 7 from last quarter as 2 files were approved in Q4 2014 and 9 previously approved files are no longer considered approved.

**Lines 19 through 27** - All figures based solely on permanently modified loans.

**Line 31** - MRF assistance figures are based on the amount spent (acquisition + fees) for those loans currently reported as approvals. There is a quarter-over-quarter discrepancy of \$839,750 in the Cumulative Total Assistance Provided To Date as a result of the denial of 9 previously approved files in the Mortgage Resolution Fund Program, less \$2 as a result of rounding.

**Line 50** - Counts do not sum in a quarter-over-quarter fashion as Loan Modification counts were previously unreported.

**Line 66** - Loan Modification counts were previously unreported, but are now reported as the permanent modification of these loans have been confirmed.

**Lines 84 through 91** - Period start date is the date of the loan purchase and not the approval date.

1. Includes second mortgage settlement

2. Borrower still owns home



<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Hardest Hit Fund Home Preservation Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	35	344
4	% of Total Number of Applications	53.85%	81.90%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	9	55
10	% of Total Number of Applications	13.85%	13.10%
11	<i>In Process</i>		
12	Number of Borrowers In Process	21	N/A
13	% of Total Number of Applications	32.31%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	65	420
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	7	35
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,335	1,226
20	Median 1st Lien Housing Payment After Assistance	903	925
21	Median 2nd Lien Housing Payment Before Assistance	167	175
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	135,690	129,731
24	Median 1st Lien UPB After Program Entry	79,989	95,647
25	Median 2nd Lien UPB Before Program Entry	20,147	23,753
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness <sup>1</sup>	33,089	34,382
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	50,000	50,000
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$1,565,287	\$14,177,317
32	Total Lender/Servicer Assistance Amount	\$0	\$0
33	Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
34	Median Lender/Servicer Assistance per Borrower	\$0	\$0
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	48	46
37	<i>Current</i>		
38	Number	5	46
39	%	14.29%	13.37%
40	<i>Delinquent (30+)</i>		
41	Number	3	45
42	%	8.57%	13.08%
43	<i>Delinquent (60+)</i>		
44	Number	6	39
45	%	17.14%	11.34%
46	<i>Delinquent (90+)</i>		
47	Number	21	214
48	%	60.00%	62.21%
49	<b>Program Outcomes</b>		

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program			
		QTD	Cumulative
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	35	344
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	8
57	%	0.00%	2.33%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	35	336
67	%	100.00%	97.67%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	279
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	177
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p><b>Line 3</b> - There is a quarter-over-quarter discrepancy of 2 in the cumulative Number of Borrowers Receiving Assistance because 2 approvals were previously unreported.</p> <p><b>Line 50</b> - There is a quarter-over-quarter discrepancy in the cumulative number Borrowers No Longer in the HHF Program because 2 approvals were previously unreported.</p> <p><b>Line 31</b> - There is a quarter-over-quarter discrepancy of \$234,861 in the cumulative Assistance Provided To Date.</p> <p>1. Includes second mortgage settlement 2. Borrower still owns home</p>			