



2nd QUARTER 2015 - 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: July 2015

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	80	13,868
3	Number of Unique Borrowers Denied Assistance	8	4,059
4	Number of Unique Borrowers Withdrawn from Program	25	2,204
5	Number of Unique Borrowers in Process	244	N/A
6	Total Number of Unique Borrower Applicants	357	20,375
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$7,530,965	\$326,477,861
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,017,772	\$34,993,873
10	Borrower Income (\$)		
11	Above \$90,000	0.00%	0.25%
12	\$70,000- \$89,000	15.00%	2.59%
13	\$50,000- \$69,000	16.25%	8.02%
14	Below \$50,000	68.75%	89.15%
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	0.00%	0.45%
17	110%- 119%	6.25%	1.49%
18	100%- 109%	7.50%	2.10%
19	90%- 99%	8.75%	2.56%
20	80%- 89%	6.25%	3.48%
21	Below 80%	71.25%	89.91%
22	Geographic Breakdown (by county)		
23	Adams	1	50
24	Alexander	0	3
25	Bond	0	5
26	Boone	0	73
27	Brown	0	2
28	Bureau	0	27
29	Calhoun	0	1
30	Carroll	0	5
31	Cass	0	6
32	Champaign	2	70
33	Christian	0	27
34	Clark	0	8
35	Clay	0	11
36	Clinton	0	15
37	Coles	0	15
38	Cook	49	7,081
39	Crawford	0	3
40	Cumberland	0	8
41	De Witt	0	3
42	DeKalb	0	78
43	Douglas	0	8
44	DuPage	3	823
45	Edgar	0	7
46	Edwards	0	3
47	Effingham	0	17
48	Fayette	0	17
49	Ford	0	2
50	Franklin	0	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	419
68	Kankakee	0	116
69	Kendall	4	164
70	Knox	0	16
71	La Salle	2	97
72	Lake	2	629
73	Lawrence	0	4
74	Lee	0	37
75	Livingston	0	11
76	Logan	0	9
77	Macon	1	67
78	Macoupin	0	29

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
79	Madison	1	236
80	Marion	0	18
81	Marshall	0	4
82	Mason	0	9
83	Massac	0	1
84	McDonough	0	10
85	McHenry	1	639
86	McLean	0	44
87	Menard	0	6
88	Mercer	0	8
89	Monroe	0	11
90	Montgomery	0	29
91	Morgan	0	18
92	Moultrie	0	8
93	Ogle	0	51
94	Peoria	0	139
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	0	102
104	Saline	0	10
105	Sangamon	4	195
106	Schuyler	0	1
107	Scott	0	3
108	Shelby	0	12
109	St. Clair	1	263
110	Stark	0	5
111	Stephenson	0	45
112	Tazewell	0	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	0	40
121	Will	6	1,187
122	Williamson	0	27
123	Winnebago	2	426
124	Woodford	0	10

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
125	Home Mortgage Disclosure Act (HMDA)		
126	<i>Borrower</i>		
127	Race		
128	American Indian or Alaskan Native	0	81
129	Asian	1	258
130	Black or African American	27	4,636
131	Native Hawaiian or other Pacific Islander	0	24
132	White	39	7,419
133	Information not provided by borrower	13	1,450
134	Ethnicity		
135	Hispanic or Latino	19	1,984
136	Not Hispanic or Latino	54	10,763
137	Information not provided by borrower	7	1,121
138	Sex		
139	Male	39	6,625
140	Female	37	7,158
141	Information not provided by borrower	4	85
142	<i>Co-Borrower</i>		
143	Race		
144	American Indian or Alaskan Native	0	30
145	Asian	1	154
146	Black or African American	4	797
147	Native Hawaiian or other Pacific Islander	0	10
148	White	20	2,959
149	Information not provided by borrower	11	470
150	Ethnicity		
151	Hispanic or Latino	15	822
152	Not Hispanic or Latino	20	3,572
153	Information not provided by borrower	1	26
154	Sex		
155	Male	9	1,125
156	Female	26	3,259
157	Information not provided by borrower	1	36
158	Hardship		
159	Unemployment	35	9,009
160	Underemployment	37	4,715
161	Divorce	2	10
162	Medical Condition	1	20
163	Death	1	9
164	Other	4	105
165	Current Loan to Value Ratio (LTV)		
166	<100%	34.62%	45.86%
167	100%-109%	6.41%	9.37%
168	110%-120%	11.54%	8.55%
169	>120%	47.44%	36.22%
170	Current Combined Loan to Value Ratio (CLTV)		
171	<100%	34.62%	42.86%
172	100%-119%	16.67%	18.46%
173	120%-139%	11.54%	13.88%
174	140%-159%	14.10%	9.80%
175	>=160%	23.08%	15.03%
176	Delinquency Status (%)		
177	Current	2.50%	19.37%
178	30+	12.50%	14.26%
179	60+	16.25%	10.73%
180	90+	68.75%	55.65%
181	Household Size		
182	1	19	3,427
183	2	12	3,426
184	3	21	2,501
185	4	11	2,393
186	5+	17	2,121
<p>Line 2 - There is a quarter-over-quarter discrepancy of 10 approvals as previously approved files are no longer considered approved. See the first footnote under the Mortgage Resolution Fund for a detailed explanation.</p> <p>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.</p> <p>Line 8 - There is a \$537,571 discrepancy in the Cumulative Total Assistance Provided To Date when summing the current quarter amount with the cumulative amount last quarter. The discrepancy is due to a reconciliation of eligibility decisions in the MRF Program that resulting in additional program eligible files.</p> <p>Lines 23 - 164, Lines 182 - 186 - Certain borrower and co-borrower counts do not sum in a quarter-over-quarter fashion as a result of discrepancies in the counts of Unique Borrowers Receiving Assistance under the Mortgage Resolution Fund. See Line 2 footnote above.</p>			

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	40	13,324
4	% of Total Number of Applications	40.00%	68.47%
5	<i>Denied</i>		
6	Number of Borrowers Denied	8	3,973
7	% of Total Number of Applications	8.00%	20.42%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	15	2,127
10	% of Total Number of Applications	15.00%	10.93%
11	<i>In Process</i>		
12	Number of Borrowers In Process	37	N/A
13	% of Total Number of Applications	37.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	100	19,461
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	10	54
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1,025	1,138
20	Median 1st Lien Housing Payment After Assistance	327	175
21	Median 2nd Lien Housing Payment Before Assistance	167	209
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	132,559	127,664
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	17,716	30,000
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	9,374	21,454
30	Assistance Characteristics		
31	Assistance Provided to Date	\$6,061,295	\$277,510,395
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	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	719.9	165
37	<i>Current</i>		
38	Number	1	2,644
39	%	2.50%	19.83%
40	<i>Delinquent (30+)</i>		
41	Number	0	1,928
42	%	0.00%	14.47%
43	<i>Delinquent (60+)</i>		
44	Number	7	1,445
45	%	17.50%	10.85%
46	<i>Delinquent (90+)</i>		
47	Number	32	7,307
48	%	80.00%	54.86%

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1,089	11,884
50			
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	28	645
57	%	2.57%	5.43%
58	<i>Deed in Lieu</i>		
59	Number	0	2
60	%	0.00%	0.02%
61	<i>Short Sale</i>		
62	Number	0	12
63	%	0.00%	0.10%
64	Program Completion/ Transition		
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	7	360
70	%	0.64%	3.03%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	21	1,544
73	%	1.93%	12.99%
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	1,033	9,321
82	%	94.86%	78.43%
83	Homeownership Retention		
84	Six Months Number	N/A	13,216
85	Six Months %	N/A	99.85%
86	Twelve Months Number	N/A	12,907
87	Twelve Months %	N/A	99.81%
88	Twenty-four Months Number	N/A	8,465
89	Twenty-four Months %	N/A	99.10%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p>Lines 6 and 9 - 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</p> <p>Lines 20 and 28 - Excludes borrowers that receive reinstatement only assistance.</p> <p>Lines 50 - 82 - 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>Lines 59 and 62 - Deed and Lieu and Short Sale outcomes were previously reported as 0 in each category. Those categories have been updated to reflect recent guidance from U.S. Treasury.</p>			

Illinois

HFA Performance Data Reporting- Program Performance Mortgage Resolution Fund

	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	12	174
% of Total Number of Applications	6.22%	39.46%
<i>Denied</i>		
Number of Borrowers Denied	0	86
% of Total Number of Applications	0.00%	19.50%
<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	181	N/A
% of Total Number of Applications	93.78%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	193	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	0	1,561
Median 1st Lien Housing Payment After Assistance	0	1,030
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	0	190,422
Median 1st Lien UPB After Program Entry	0	99,673
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	0	0
Median Principal Forgiveness	0	86,828
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	92,581	83,374
Assistance Characteristics		
Assistance Provided to Date	\$0	\$31,987,730
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	12	174
%	100.00%	100.00%

49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	9	135
51	Alternative Outcomes		
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	1	4
60	%	11.11%	2.96%
61	<i>Short Sale</i>		
62	Number	8	30
63	%	88.89%	22.22%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	101
67	%	0.00%	74.81%
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	Homeownership Retention		
84	Six Months Number	N/A	165
85	Six Months %	N/A	94.83%
86	Twelve Months Number	N/A	158
87	Twelve Months %	N/A	90.80%
88	Twenty-four Months Number	N/A	109
89	Twenty-four Months %	N/A	92.37%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p>Line 3 and 47 - There is a quarter-over-quarter discrepancy of 10 approvals as previously approved files are no longer considered approved.</p> <p>Line 6 - There is a quarter-over-quarter discrepancy of 7 denials. A reconciliation of eligibility decisions resulted in 7 less denials.</p> <p>Lines 19 through 27 - All figures based solely on permanently modified loans.</p> <p>Line 31 - MRF assistance figures are based on the amount of total funds disbursed for acquisition (including costs/fees) of all eligible notes. There is a quarter-over-quarter discrepancy of \$537,571 resulting from a reconciliation of eligibility decisions.</p> <p>Lines 84 through 91 - Period start date is the date of the loan purchase and not the approval date.</p>			

Illinois

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

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	38	424
4	% of Total Number of Applications	51.35%	80.46%
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	10	77
10	% of Total Number of Applications	13.51%	14.61%
11	<i>In Process</i>		
12	Number of Borrowers In Process	26	N/A
13	% of Total Number of Applications	35.14%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	74	527
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	10	54
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1,137	1,190
20	Median 1st Lien Housing Payment After Assistance	1,024	938
21	Median 2nd Lien Housing Payment Before Assistance	50	175
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	125,208	128,976
24	Median 1st Lien UPB After Program Entry	96,242	95,712
25	Median 2nd Lien UPB Before Program Entry	3,976	24,442
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	25,570	32,493
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	35,107	50,000
30	Assistance Characteristics		
31	Assistance Provided to Date	\$1,469,670	\$16,979,736
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	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	88.0	47.6
37	<i>Current</i>		
38	Number	2	57
39	%	5.26%	13.44%
40	<i>Delinquent (30+)</i>		
41	Number	14	62
42	%	36.84%	14.62%
43	<i>Delinquent (60+)</i>		
44	Number	6	48
45	%	15.79%	11.32%
46	<i>Delinquent (90+)</i>		
47	Number	16	257
48	%	42.11%	60.61%

Illinois			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Home Preservation Program			
		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	38	424
50			
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	1	11
57	%	2.63%	2.59%
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	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	37	413
67	%	97.37%	97.41%
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	Homeownership Retention		
84	Six Months Number	N/A	344
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	279
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	89
89	Twenty-four Months %	N/A	98.89%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
Line 9 - Since applications marked as 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.			

Illinois

HHF Performance Data Reporting- Program Performance Blight Reduction Program

QTD

Cumulative

Program Evaluation

Approved/Funded

Number of Structures Demolished/Removed	0	0
% of Total Number of Submissions	0.00%	0.00%

Denied/Cancelled

Number of Structures Denied/Cancelled	0	0
% of Total Number of Submissions	0.00%	0.00%

Withdrawn

Number of Structures Withdrawn	0	0
% of Total Number of Submissions	0.00%	0.00%

In Process

Number of Structures In Process	0	N/A
% of Total Number of Submissions	0.00%	N/A

Total

Total Number of Structures Submitted for Eligibility Review	0	0
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Program Characteristics

Assistance Characteristics

Total Assistance Provided	\$0	\$0
Median Assistance Spent on Acquisition	\$0	\$0
Median Assistance Spent on Demolition	\$0	\$0
Median Assistance Spent on Greening	\$0	\$0
Total Assistance Reserved	N/A	\$5,390,000

Geographic Breakdown (by city/county)

Approved/Funded Number of Structures

Aurora	0	0
Chicago Heights	0	0
Chicago	0	0
Freeport	0	0
Joliet	0	0
Moline	0	0
Ottawa	0	0
Park Forest	0	0
Riverdale	0	0
Rock Island	0	0
Springfield	0	0
Sterling	0	0
Urbana	0	0
Rockford	0	0

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of unique 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 Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not 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 in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed on behalf of all borrowers.
Total Spent on Administrative Support, Outreach, and Counseling	Total 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)

<i>Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
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 of the first mortgage 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 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 denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who 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 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 applied for the specific program.
<i>Total</i>	

Total Number of Borrowers Applied	Total number of borrowers who 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 (<i>i.e.</i> , funded borrowers only).
Program Characteristics (For All Approved Applicants)	
General Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner 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 paid by homeowner 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 paid by homeowner 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 paid by homeowner after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (<i>e.g.</i> , mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	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). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from the start of an application until the HFA provided assistance. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Number 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.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent 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.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent 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.
%	Number of borrowers 90+ days delinquent 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 no longer receiving assistance under this program.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned into a foreclosure sale as an alternative outcome of the program.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned into a deed-in-lieu as an alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned into a short sale as an alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program.
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	

Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
Reinstatement/Current/Payoff	
Number	Number of borrowers transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
Short Sale	
Number	Number of borrowers who transitioned into a short sale <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
Deed-in-Lieu	
Number	Number of borrowers who transitioned into a deed-in-lieu <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
Other - Borrower Still Owns Home	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Homeownership Retention

Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after 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 who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after 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 who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after 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 for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

Approved/Funded	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
Denied/Cancelled	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
Withdrawn	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
In Process	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
Total	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and QTD in process).

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance provided by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance provided by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance provided by the HFA to demolish the blighted property.

Median Assistance Spent on Greening	Median amount of aggregate assistance provided by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of aggregate assistance committed to be spent by the HFA. Reserved assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.

Geographic Breakdown (by City/County)

Approved/Funded Number of Structures	Number of aggregate structures funded in each city or county listed.
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HFA Performance Data Reporting - Program Notes

Homeowner Emergency Loan Program (HHF HELP)	Program provides monthly mortgage payment and reinstatement assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
Home Preservation Program (HPP)	Program provides principal reduction assistance in conjunction with a loan modification, reamortization (recast), or refinance to reduce a homeowner's monthly payment.
Mercy Housing, Inc. Mortgage Resolution Fund Program (MRF)	Program provides funds to facilitate modifications, or short sale and deed and lieu outcomes, for eligible homeowners with mortgages purchased in a distressed asset sale.
Blight Reduction Program (BRP)	Program provides funds to prevent foreclosures through demolition, greening, and ongoing maintenance of vacant and abandoned blighted residential properties.