



### **THIRD QUARTER 2015**

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 2015**

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	66	13,928
3	Number of Unique Borrowers Denied Assistance	120	4,112
4	Number of Unique Borrowers Withdrawn from Program	31	2,190
5	Number of Unique Borrowers in Process	222	N/A
6	Total Number of Unique Borrower Applicants	439	20,452
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$5,085,904	\$331,412,869
9	Total Spent on Administrative Support, Outreach, and Counseling	\$950,586	\$35,944,459
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	3.03%	0.25%
12	\$70,000- \$89,000	7.58%	2.61%
13	\$50,000- \$69,000	15.15%	8.05%
14	Below \$50,000	74.24%	89.09%
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	3.03%	0.47%
17	110%- 119%	7.58%	1.51%
18	100%- 109%	4.55%	2.09%
19	90%- 99%	3.03%	2.58%
20	80%- 89%	7.58%	3.49%
21	Below 80%	74.24%	89.86%
22	<b>Geographic Breakdown (by county)</b>		
23	Adams	0	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	0	70
33	Christian	0	27
34	Clark	0	8
35	Clay	0	11
36	Clinton	0	15
37	Coles	1	16
38	Cook	42	7,120
39	Crawford	0	3
40	Cumberland	0	8
41	De Witt	0	3
42	DeKalb	1	79
43	Douglas	1	9
44	DuPage	2	824
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	3	422
68	Kankakee	0	116
69	Kendall	1	164
70	Knox	0	16
71	La Salle	0	97
72	Lake	4	633
73	Lawrence	0	4
74	Lee	0	37
75	Livingston	0	11
76	Logan	0	9
77	Macon	0	67
78	Macoupin	0	29

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
79	Madison	0	236
80	Marion	0	18
81	Marshall	0	4
82	Mason	0	9
83	Massac	0	1
84	McDonough	0	10
85	McHenry	0	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	1	52
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	6	201
106	Schuyler	0	1
107	Scott	0	3
108	Shelby	0	12
109	St. Clair	0	263
110	Stark	0	5
111	Stephenson	0	45
112	Tazewell	0	53
113	Union	0	4
114	Vermilion	1	27
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	3	1,189
122	Williamson	0	27
123	Winnebago	0	426
124	Woodford	0	10

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
125	<b>Home Mortgage Disclosure Act (HMDA)</b>		
126	<i>Borrower</i>		
127	<b>Race</b>		
128	American Indian or Alaskan Native	0	80
129	Asian	3	261
130	Black or African American	27	4,663
131	Native Hawaiian or other Pacific Islander	0	24
132	White	29	7,447
133	Information not provided by borrower	7	1,453
134	<b>Ethnicity</b>		
135	Hispanic or Latino	7	1,990
136	Not Hispanic or Latino	52	10,815
137	Information not provided by borrower	7	1,123
138	<b>Sex</b>		
139	Male	28	6,651
140	Female	36	7,193
141	Information not provided by borrower	2	84
142	<i>Co-Borrower</i>		
143	<b>Race</b>		
144	American Indian or Alaskan Native	1	30
145	Asian	0	154
146	Black or African American	3	800
147	Native Hawaiian or other Pacific Islander	0	10
148	White	11	2,970
149	Information not provided by borrower	2	470
150	<b>Ethnicity</b>		
151	Hispanic or Latino	4	826
152	Not Hispanic or Latino	12	3,582
153	Information not provided by borrower	1	26
154	<b>Sex</b>		
155	Male	5	1,128
156	Female	11	3,271
157	Information not provided by borrower	1	35
158	<b>Hardship</b>		
159	Unemployment	32	9,033
160	Underemployment	34	4,752
161	Divorce	0	10
162	Medical Condition	0	19
163	Death	0	8
164	Other	0	106
165	<b>Current Loan to Value Ratio (LTV)</b>		
166	<100%	45.16%	45.85%
167	100%-109%	6.45%	9.34%
168	110%-120%	11.29%	8.57%
169	>120%	37.10%	36.24%
170	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
171	<100%	41.94%	42.85%
172	100%-119%	17.74%	18.45%
173	120%-139%	17.74%	13.89%
174	140%-159%	6.45%	9.81%
175	>=160%	16.13%	15.01%
176	<b>Delinquency Status (%)</b>		
177	Current	19.70%	19.39%
178	30+	12.12%	14.25%
179	60+	7.58%	10.71%
180	90+	60.61%	55.64%
181	<b>Household Size</b>		
182	1	21	3,448
183	2	17	3,440
184	3	13	2,513
185	4	5	2,396
186	5+	10	2,131
<p><b>Line 2</b> - There is a quarter-over-quarter discrepancy of 6 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><b>Lines 3 and 4</b> - 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><b>Line 8</b> - There is a \$150,896 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><b>Lines 23 - 164, Lines 182 - 186</b> - 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	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	45	13,369
4	% of Total Number of Applications	21.03%	68.41%
5	<i>Denied</i>		
6	Number of Borrowers Denied	74	3,980
7	% of Total Number of Applications	34.58%	20.37%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	24	2,123
10	% of Total Number of Applications	11.21%	10.86%
11	<i>In Process</i>		
12	Number of Borrowers In Process	71	N/A
13	% of Total Number of Applications	33.18%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	214	19,543
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	23	77
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	959	1,137
20	Median 1st Lien Housing Payment After Assistance	90	174
21	Median 2nd Lien Housing Payment Before Assistance	196	209
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	115,202	127,628
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	29,899	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	8,689	21,428
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$3,624,340	\$281,134,735
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	781	165
37	<i>Current</i>		
38	Number	8	2,652
39	%	17.78%	19.84%
40	<i>Delinquent (30+)</i>		
41	Number	7	1,935
42	%	15.56%	14.47%
43	<i>Delinquent (60+)</i>		
44	Number	4	1,449
45	%	8.89%	10.83%
46	<i>Delinquent (90+)</i>		
47	Number	26	7,333
48	%	57.78%	54.86%

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
49	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	814	12,698
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	19	664
57	%	2.33%	5.23%
58	<i>Deed in Lieu</i>		
59	Number	6	8
60	%	0.74%	0.06%
61	<i>Short Sale</i>		
62	Number	10	22
63	%	1.23%	0.17%
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	3	363
70	%	0.37%	2.86%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	16	1,560
73	%	1.97%	12.29%
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	760	10,081
82	%	93.37%	79.39%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	13,284
85	Six Months %	N/A	99.85%
86	Twelve Months Number	N/A	13,144
87	Twelve Months %	N/A	99.67%
88	Twenty-four Months Number	N/A	9,853
89	Twenty-four Months %	N/A	98.67%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<b>Lines 6 and 9</b> - 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 <b>Lines 20 and 28</b> - Excludes borrowers that receive reinstatement only assistance.			

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	3	171
4	% of Total Number of Applications	1.60%	38.78%
5	<i>Denied</i>		
6	Number of Borrowers Denied	43	129
7	% of Total Number of Applications	22.99%	29.25%
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	141	N/A
13	% of Total Number of Applications	75.40%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	187	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	1,560
20	Median 1st Lien Housing Payment After Assistance	0	1,032
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	185,453
24	Median 1st Lien UPB After Program Entry	0	99,673
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	0	0
27	Median Principal Forgiveness	0	83,285
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	101,379	83,429
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$0	\$31,836,834
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	3	171
48	%	100.00%	100.00%

49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	12	146
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	6	10
60	%	50.00%	6.85%
61	<i>Short Sale</i>		
62	Number	0	29
63	%	0.00%	19.86%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	6	107
67	%	50.00%	73.29%
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</b>		
84	Six Months Number	N/A	160
85	Six Months %	N/A	93.57%
86	Twelve Months Number	N/A	146
87	Twelve Months %	N/A	85.38%
88	Twenty-four Months Number	N/A	122
89	Twenty-four Months %	N/A	77.22%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

**Line 3 and 47** - There is a quarter-over-quarter discrepancy of 6 approvals as 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 of total funds disbursed for acquisition (including costs/fees) of all eligible notes. There is a quarter-over-quarter discrepancy of \$150,896 resulting from a change in the number of eligible vs. ineligible loans.

**Line 62** - There is a quarter-over-quarter discrepancy of 1 due to an error in the Q2 2015 Report.

**Lines 84 through 91** - Period start date is the date of the loan purchase and not the approval date. There is a decrease in the 6-months number from last quarter due to a rounding error. Also, there is a decrease in the twelve and twenty-four numbers from last quarter since the six, twelve and twenty-four month categories were treated as mutually exclusive in previous reports.



Illinois			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Home Preservation Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	41	465
4	% of Total Number of Applications	67.21%	85.32%
5	<i>Denied</i>		
6	Number of Borrowers Denied	3	3
7	% of Total Number of Applications	4.92%	0.55%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	7	67
10	% of Total Number of Applications	11.48%	12.29%
11	<i>In Process</i>		
12	Number of Borrowers In Process	10	N/A
13	% of Total Number of Applications	16.39%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	61	545
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	23	77
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,106	1,190
20	Median 1st Lien Housing Payment After Assistance	938	938
21	Median 2nd Lien Housing Payment Before Assistance	210	189
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	122,264	128,888
24	Median 1st Lien UPB After Program Entry	92,826	95,647
25	Median 2nd Lien UPB Before Program Entry	33,189	26,966
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	28,068	32,493
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	26,367	50,000
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$1,461,564	\$18,441,300
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	49	49
37	<i>Current</i>		
38	Number	13	70
39	%	31.71%	15.05%
40	<i>Delinquent (30+)</i>		
41	Number	5	67
42	%	12.20%	14.41%
43	<i>Delinquent (60+)</i>		
44	Number	6	54
45	%	14.63%	11.61%
46	<i>Delinquent (90+)</i>		
47	Number	17	274
48	%	41.46%	58.92%
49	<b>Program Outcomes</b>		

<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>
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	41	465
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	11
57	%	0.00%	2.37%
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	41	454
67	%	100.00%	97.63%
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</b>		
84	Six Months Number	N/A	386
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	309
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	137
89	Twenty-four Months %	N/A	99.28%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<b>Line 9</b> - 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

*Funded*

Number of Structures Demolished/Removed	0	0
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% of Total Number of Submissions	0.00%	0.00%
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*Denied/Cancelled*

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

Number of Structures Withdrawn	0	0
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% of Total Number of Submissions	0.00%	0.00%
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*In Process*

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

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

*Assistance Characteristics*

Total Assistance Provided	\$0	\$0
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Median Assistance Spent on Acquisition	\$0	\$0
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Median Assistance Spent on Demolition	\$0	\$0
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Median Assistance Spent on Greening	\$0	\$0
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Total Assistance Reserved	N/A	\$5,390,000
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### Geographic Breakdown (by city/county)

*Approved/Funded Number of Structures*

Aurora	0	0
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Chicago Heights	0	0
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Chicago	0	0
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Freeport	0	0
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Joliet	0	0
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Moline	0	0
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Ottawa	0	0
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Park Forest	0	0
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Riverdale	0	0
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Rock Island	0	0
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Springfield	0	0
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Sterling	0	0
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Urbana	0	0
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Rockford	0	0
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<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Submissions	0.00%	0.00%
5	<i>Withdrawn</i>		
6	Number of Borrowers Withdrawn	52	52
7	% of Total Number of Submissions	0.00%	0.00%
8	<i>In Process</i>		
9	Number of Borrowers In Process	873	N/A
10	% of Total Number of Submissions	0.00%	N/A
17	<i>Total</i>		
18	Total Number of Borrowers Submitted for Assistance	925	925
19	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
20	<b>Program Characteristics</b>		
21	<b>Loan Characteristics at Origination</b>		
30	Median Purchase Price	0	0
31	Median Credit Score	0	0
35	Median DTI	0	0
36	<b>Assistance Characteristics</b>		
37	Assistance Provided to Date	\$0	\$0
38	<b>Borrower Characteristics</b>		
39	<b>Borrower Income (\$)</b>		
40	Above \$90,000	0.00%	0.00%
41	\$70,000- \$89,000	0.00%	0.00%
42	\$50,000- \$69,000	0.00%	0.00%
43	Below \$50,000	0.00%	0.00%
44	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
45	Above 120%	0.00%	0.00%
46	110%- 119%	0.00%	0.00%
47	100%- 109%	0.00%	0.00%
48	90%- 99%	0.00%	0.00%
49	80%- 89%	0.00%	0.00%
50	Below 80%	0.00%	0.00%
51	<b>Home Mortgage Disclosure Act (HMDA)</b>		

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
	<b>Borrower</b>		
52	<b>Race</b>		
53	American Indian or Alaskan Native	0	0
54	Asian	0	0
55	Black or African American	0	0
56	Native Hawaiian or other Pacific Islander	0	0
57	White	0	0
58	Information not provided by borrower	0	0
59	<b>Ethnicity</b>		
60	Hispanic or Latino	0	0
61	Not Hispanic or Latino	0	0
62	Information not provided by borrower	0	0
63	<b>Sex</b>		
64	Male	0	0
65	Female	0	0
66	Information not provided by borrower	0	0
67	<b>Co-Borrower</b>		
68	<b>Race</b>		
69	American Indian or Alaskan Native	0	0
70	Asian	0	0
71	Black or African American	0	0
72	Native Hawaiian or other Pacific Islander	0	0
73	White	0	0
74	Information not provided by borrower	0	0
75	<b>Ethnicity</b>		
76	Hispanic or Latino	0	0
77	Not Hispanic or Latino	0	0
78	Information not provided by borrower	0	0
79	<b>Sex</b>		
80	Male	0	0
81	Female	0	0
82	Information not provided by borrower	0	0
83	<b>Geographic Breakdown (by Targeted Area)</b>		
84	Boone	0	0
85	Cook	0	0
86	DeKalb	0	0
87	Fulton	0	0
88	Kane	0	0
89	Marion	0	0
90	McHenry	0	0
91	St. Clair	0	0
92	Will	0	0
93	Winnebago	0	0
94	<b>Homeownership Retention</b>		
95	Six Months Number	N/A	0
96	Six Months %	N/A	0.00%
97	Twelve Months Number	N/A	0
98	Twelve Months %	N/A	0.00%
99	Twenty-four Months Number	N/A	0
100	Twenty-four Months %	N/A	0.00%
101	Unreachable Number	N/A	0
102	Unreachable %	N/A	0.00%
103			

## 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 <b>unique</b> 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. This number does not include borrowers receiving Down Payment Assistance.
Number of Unique Borrowers Denied Assistance		Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn. This number does not include borrowers in process for Down Payment Assistance.
Number of Unique Borrowers Withdrawn from Program		Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only. This number does not include borrowers
Total Number of Unique Applicants		Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers). This number does not include unique applicants for Down

Program Expenditures		
Total Assistance Provided to Date		Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling		<b>Total</b> 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.

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.

Geographic Breakdown (by County)		
All Categories		Number of aggregate borrowers assisted in each county listed.

Home Mortgage Disclosure Act (HMDA)		
<b>Borrower</b>		
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Co-Borrower</b>		
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.

Hardship		
All Categories		All totals for the aggregate number of borrowers assisted.

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.

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.

Delinquency Status (%)		
All Categories		Delinquency status at the time of assistance.

Household Size		
All Categories		Household size at the time of assistance.

### HFA Performance Data Reporting - Program Performance

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

Program Intake/Evaluation		
<b>Approved</b>		
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.
<b>Denied</b>		
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.
<b>Withdrawn</b>		
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.
<b>In Process</b>		
Number of Borrowers In Process		The total number of borrowers who have applied for assistance from the specific program that have not been decided 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 decided and are pending review divided by the total number of borrowers who applied for the specific program.
<b>Total</b>		
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.e., funded borrowers only).

Program Characteristics (For All Approved Applicants)		
<b>General Characteristics</b>		

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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 <b>paid by homeowner</b> 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, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., 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.
<b>Assistance Characteristics</b>	
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).
<b>Other Characteristics</b>	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. 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.
<b>Program Outcomes</b>	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>	
<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program 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 <b>approved and funded</b> , 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 out of the HHF program 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 out of the HHF program 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.
<b>Program Completion/ Transition</b>	
<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable 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.
<i>Reinstatement/Current/Payoff</i>	

Number	Number of borrowers who 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.
<b>Short Sale</b>	
Number	Number of borrowers who transitioned out of the program into a short sale <i>as the desired outcome of the program</i> .
%	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.
<b>Deed-in-Lieu</b>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <i>as the desired outcome of the program</i> .
%	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.
<b>Other - Borrower Still Owns Home</b>	
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.

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

**Program Intake/Evaluation**

<b>Funded</b>	
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.
<b>Denied/Cancelled</b>	
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.
<b>Withdrawn</b>	
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.
<b>In Process</b>	
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.
<b>Total</b>	
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 decided and new applications are submitted for review. This should be reported in the Cumulative column only.

**Geographic Breakdown (by City/County)**

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

**The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs**

**Program Intake/Evaluation**

**Funded**



Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<i>In Process</i>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the QTD column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<i>Total</i>	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and QTD in process).
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

**Program Characteristics**

<i>Loan Characteristics at Origination</i>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively provided by the HFA.

**Borrower Income**

All Categories	Total annual gross income in dollars for all borrowers on the loan.
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**Borrower Income as Percent of Area Median Income (AMI)**

All Categories	Total annual gross income in dollars for all borrowers on the loan as a percentage of area median income.
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**Home Mortgage Disclosure Act (HMDA)**

<b>Borrower</b>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Co-Borrower</b>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.

**Geographic Breakdown (by Targeted Area)**

All Categories	Number of aggregate borrowers assisted in each county listed.
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**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 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.

Down Payment Assistance (DPA)

Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.