



#### **FOURTH 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: January 2016**

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
1			
2	Number of Unique Borrowers Receiving Assistance	84	14,013
3	Number of Unique Borrowers Denied Assistance	43	4,147
4	Number of Unique Borrowers Withdrawn from Program	24	2,195
5	Number of Unique Borrowers in Process	356	N/A
6	Total Number of Unique Borrower Applicants	507	20,711
<b>Program Expenditures (\$)</b>			
7			
8	Total Assistance Provided to Date	\$7,072,408	\$338,435,279
9	Total Spent on Administrative Support, Outreach, and Counseling	\$905,558	\$36,850,017
<b>Borrower Income (\$)</b>			
10			
11	Above \$90,000	2.38%	0.26%
12	\$70,000- \$89,000	9.52%	2.66%
13	\$50,000- \$69,000	15.48%	8.14%
14	Below \$50,000	72.62%	88.94%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
15			
16	Above 120%	2.38%	0.47%
17	110%- 119%	4.76%	1.55%
18	100%- 109%	3.57%	2.11%
19	90%- 99%	5.95%	2.61%
20	80%- 89%	5.95%	3.50%
21	Below 80%	77.38%	89.75%
<b>Geographic Breakdown (by county)</b>			
22			
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	1	7
32	Champaign	0	70
33	Christian	0	27
34	Clark	0	8
35	Clay	0	11
36	Clinton	1	16
37	Coles	0	16
38	Cook	51	7,170
39	Crawford	0	3
40	Cumberland	0	8
41	De Witt	0	3
42	DeKalb	0	79
43	Douglas	0	9
44	DuPage	3	828
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	1	11
65	Jo Daviess	0	7
66	Johnson	0	1
67	Kane	2	424
68	Kankakee	1	117
69	Kendall	0	164
70	Knox	0	16
71	La Salle	0	97
72	Lake	2	635
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	3	239
80	Marion	0	18
81	Marshall	0	4
82	Mason	0	9
83	Massac	0	1
84	McDonough	0	10
85	McHenry	1	640
86	McLean	0	44
87	Menard	1	7
88	Mercer	0	8
89	Monroe	0	11
90	Montgomery	0	29
91	Morgan	0	18
92	Moultrie	0	8
93	Ogle	0	52
94	Peoria	1	140
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	7	208
106	Schuyler	0	1
107	Scott	0	3
108	Shelby	0	12
109	St. Clair	1	265
110	Stark	0	5
111	Stephenson	1	46
112	Tazewell	0	53
113	Union	0	4
114	Vermilion	0	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	6	1,195
122	Williamson	0	27
123	Winnebago	1	427
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	0	261
130	Black or African American	36	4,700
131	Native Hawaiian or other Pacific Islander	1	25
132	White	43	7,491
133	Information not provided by borrower	4	1,456
134	<b>Ethnicity</b>		
135	Hispanic or Latino	13	2,004
136	Not Hispanic or Latino	66	10,882
137	Information not provided by borrower	5	1,127
138	<b>Sex</b>		
139	Male	37	6,689
140	Female	47	7,241
141	Information not provided by borrower	0	83
142	<i>Co-Borrower</i>		
143	<b>Race</b>		
144	American Indian or Alaskan Native	0	30
145	Asian	1	155
146	Black or African American	10	811
147	Native Hawaiian or other Pacific Islander	0	10
148	White	22	2,992
149	Information not provided by borrower	2	472
150	<b>Ethnicity</b>		
151	Hispanic or Latino	8	1,136
152	Not Hispanic or Latino	27	3,299
153	Information not provided by borrower	0	35
154	<b>Sex</b>		
155	Male	11	837
156	Female	24	3,607
157	Information not provided by borrower	0	26
158	<b>Hardship</b>		
159	Unemployment	36	9,064
160	Underemployment	48	4,806
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%	59.52%	45.94%
167	100%-109%	8.33%	9.35%
168	110%-120%	5.95%	8.56%
169	>120%	26.19%	36.15%
170	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
171	<100%	57.14%	42.93%
172	100%-119%	13.10%	18.45%
173	120%-139%	16.67%	13.89%
174	140%-159%	8.33%	9.79%
175	>=160%	4.76%	14.94%
176	<b>Delinquency Status (%)</b>		
177	Current	15.48%	19.38%
178	30+	13.10%	14.25%
179	60+	14.29%	10.74%
180	90+	57.14%	55.63%
181	<b>Household Size</b>		
182	1	19	3,467
183	2	24	3,465
184	3	12	2,526
185	4	14	2,410
186	5+	15	2,145
<p>Line 2: This does not include 435 borrowers receiving assistance under the Hardest Hit Fund Down Payment Assistance program. The total number of unique borrowers assisted including Down Payment Assistance is 14,448. There is a quarter-over-quarter discrepancy of 1 approval. See the Line 3 footnotes under HELP, MRF and HPP 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 \$49,998 discrepancy in the Cumulative Total Assistance Provided To Date when summing the current quarter amount with the cumulative amount last quarter. The HPP Q3 assistance included \$49,998 provided in October.</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. 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	55	13,425
4	% of Total Number of Applications	35.48%	68.45%
5	<i>Denied</i>		
6	Number of Borrowers Denied	18	3,990
7	% of Total Number of Applications	11.61%	20.34%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	10	2,127
10	% of Total Number of Applications	6.45%	10.84%
11	<i>In Process</i>		
12	Number of Borrowers In Process	72	N/A
13	% of Total Number of Applications	46.45%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	155	19,614
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	27	104
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,215	1,138
20	Median 1st Lien Housing Payment After Assistance	335	171
21	Median 2nd Lien Housing Payment Before Assistance	160	209
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	113,421	127,796
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	13,084	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	6,021	21,754
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$2,031,531	\$283,166,266
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	864	165
37	<i>Current</i>		
38	Number	9	2,662
39	%	16.36%	19.83%
40	<i>Delinquent (30+)</i>		
41	Number	2	1,938
42	%	3.64%	14.44%
43	<i>Delinquent (60+)</i>		
44	Number	7	1,456
45	%	12.73%	10.85%
46	<i>Delinquent (90+)</i>		
47	Number	37	7,369
48	%	67.27%	54.89%

<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>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	423	13,064
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	5	658
57	%	1.18%	5.04%
58	<i>Deed in Lieu</i>		
59	Number	0	8
60	%	0.00%	0.06%
61	<i>Short Sale</i>		
62	Number	0	22
63	%	0.00%	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	2	364
70	%	0.47%	2.79%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	25	1,565
73	%	5.91%	11.98%
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	391	10,447
82	%	92.43%	79.97%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	13,304
85	Six Months %	N/A	99.84%
86	Twelve Months Number	N/A	13,191
87	Twelve Months %	N/A	99.66%
88	Twenty-four Months Number	N/A	11,076
89	Twenty-four Months %	N/A	98.59%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p>Line 3: One approval was previously unreported resulting in a quarter-over-quarter discrepancy.</p> <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 fashion.</p> <p>Lines 20 and 28: Excludes borrowers that receive reinstatement only assistance.</p> <p>Line 36: Median application processing times may be affected by applicants reapplying for assistance.</p> <p>Line 38 - 48: Certain borrower 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 3 footnote above.</p> <p>Lines 50 - 81: 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 and there were 32 duplicate borrowers reported last quarter.</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	0	170
4	% of Total Number of Applications	0.00%	0.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	21	150
7	% of Total Number of Applications	14.79%	34.01%
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	121	N/A
13	% of Total Number of Applications	85.21%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	142	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	0	83,482
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	0	170
48	%	0.00%	100.00%

49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	2	148
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	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	107
67	%	0.00%	72.30%
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	2	31
76	%	100%	21%
77	<i>Deed in Lieu</i>		
78	Number	0	10
79	%	0%	7%
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	159
85	Six Months %	N/A	93.53%
86	Twelve Months Number	N/A	145
87	Twelve Months %	N/A	85.29%
88	Twenty-four Months Number	N/A	134
89	Twenty-four Months %	N/A	78.82%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 3 and 47: There is a quarter-over-quarter discrepancy of one approval as a previously approved file is 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.  
  
Line 38 - 48: Certain borrower 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 3 footnote above.  
Lines 84 through 91: Period start date is the date of the loan purchase and not the approval date.



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	56	522
4	% of Total Number of Applications	67.47%	86.14%
5	<i>Denied</i>		
6	Number of Borrowers Denied	4	7
7	% of Total Number of Applications	4.82%	1.16%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	3	57
10	% of Total Number of Applications	3.61%	9.41%
11	<i>In Process</i>		
12	Number of Borrowers In Process	20	N/A
13	% of Total Number of Applications	24.10%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	83	606
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	27	104
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,235	1,190
20	Median 1st Lien Housing Payment After Assistance	908	931
21	Median 2nd Lien Housing Payment Before Assistance	139	183
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	134,008	128,976
24	Median 1st Lien UPB After Program Entry	100,589	96,022
25	Median 2nd Lien UPB Before Program Entry	35,000	27,269
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	23,851	31,774
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	38,304	49,709
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$1,778,377	\$20,169,679
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	770	67
37	<i>Current</i>		
38	Number	11	82
39	%	19.64%	15.71%
40	<i>Delinquent (30+)</i>		
41	Number	12	79
42	%	21.43%	15.13%
43	<i>Delinquent (60+)</i>		
44	Number	9	63
45	%	16.07%	12.07%
46	<i>Delinquent (90+)</i>		
47	Number	24	298
48	%	42.86%	57.09%
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)	56	522
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%	2.11%
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	511
67	%	0.00%	97.89%
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	425
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	344
87	Twelve Months %	N/A	99.71%
88	Twenty-four Months Number	N/A	176
89	Twenty-four Months %	N/A	99.44%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%
<p>Line 3: One approval was previously unreported resulting in a quarter-over-quarter discrepancy.</p> <p>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. Also, data scrubbing during the quarter resulted in fewer files reported as withdrawn.</p> <p>Line 31: There is a quarter-over-quarter discrepancy of \$49,998. The Q3 amount included \$49,998 in assistance provided in October.</p> <p>Line 36: Median application processing times may be affected by applicants reapplying for assistance.</p> <p>Line 38 - 82: Certain borrower 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 3 footnote above.</p>			

# 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	11	11
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% of Total Number of Submissions	7.14%	7.14%
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*In Process*

Number of Structures In Process	143	N/A
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% of Total Number of Submissions	92.86%	N/A
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*Total*

Total Number of Structures Submitted for Eligibility Review	154	154
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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	\$0
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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	435	435
4	% of Total Number of Submissions	20.69%	19.23%
5	<i>Withdrawn</i>		
6	Number of Borrowers Withdrawn	160	212
7	% of Total Number of Submissions	7.61%	9.37%
8	<i>In Process</i>		
9	Number of Borrowers In Process	1,615	N/A
10	% of Total Number of Submissions	76.83%	N/A
11	<i>Total</i>		
12	Total Number of Borrowers Submitted for Assistance	2,210	2,262
13	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
14	<b>Program Characteristics</b>		
15	<b>Loan Characteristics at Origination</b>		
16	Median Purchase Price	\$123,700	\$123,700
17	Median Credit Score	701	701
18	Median DTI	29.86%	29.86%
19	<b>Assistance Characteristics</b>		
20	Assistance Provided to Date	\$3,262,500	\$3,262,500
21	<b>Borrower Characteristics</b>		
22	<b>Borrower Income (\$)</b>		
23	Above \$90,000	2.76%	2.76%
24	\$70,000- \$89,000	16.09%	16.09%
25	\$50,000- \$69,000	35.86%	35.86%
26	Below \$50,000	45.29%	45.29%
27	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
28	Above 120%	16.09%	16.09%
29	110%- 119%	13.79%	13.79%
30	100%- 109%	10.57%	10.57%
31	90%- 99%	9.43%	9.43%
32	80%- 89%	20.23%	20.23%
33	Below 80%	29.89%	29.89%
34	<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>			
<b>Race</b>			
American Indian or Alaskan Native		3	3
Asian		5	5
Black or African American		67	67
Native Hawaiian or other Pacific Islander		0	0
White		320	320
Information not provided by borrower		40	40
<b>Ethnicity</b>			
Hispanic or Latino		108	108
Not Hispanic or Latino		327	327
Information not provided by borrower		0	0
<b>Sex</b>			
Male		253	253
Female		182	182
Information not provided by borrower		0	0
<b>Co-Borrower</b>			
<b>Race</b>			
American Indian or Alaskan Native		0	0
Asian		4	4
Black or African American		7	7
Native Hawaiian or other Pacific Islander		0	0
White		64	64
Information not provided by borrower		10	10
<b>Ethnicity</b>			
Hispanic or Latino		25	25
Not Hispanic or Latino		60	60
Information not provided by borrower		0	0
<b>Sex</b>			
Male		13	13
Female		71	71
Information not provided by borrower		1	1
<b>Geographic Breakdown (by Targeted Area)</b>			
Boone		7	7
Cook		186	186
DeKalb		4	4
Fulton		2	2
Kane		36	36
Marion		7	7
McHenry		24	24
St. Clair		30	30
Will		62	62
Winnebago		77	77
<b>Homeownership Retention</b>			
Six Months Number		N/A	0
Six Months %		N/A	0.00%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0.00%
Twenty-four Months Number		N/A	0
Twenty-four Months %		N/A	0.00%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%

## 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 <i>unique</i> 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 <i>unique</i> borrowers <i>not</i> 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 <i>unique</i> borrowers who <i>do not</i> 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 <i>unique</i> 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
	Total Number of Unique Applicants	Total number of <i>unique</i> 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	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.
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)		
	<i>Borrower</i>	
	<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.
	<i>Co-Borrower</i>	
	<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		
	<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 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.
	<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 <i>paid by homeowner</i> 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). May include borrowers who had previously applied for other HHF programs.
<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.
<i>Short Sale</i>	

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.

**HFA Performance Data Reporting - Program Performance**

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**

<b>Funded</b>	
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.
<b>Withdrawn</b>	
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.
<b>In Process</b>	



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.
<b>Total</b>	
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).
<b>Program Characteristics</b>	
<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.
<b>Borrower Income</b>	
All Categories	Total annual gross income in dollars for all borrowers on the loan.
<b>Borrower Income as Percent of Area Median Income (AMI)</b>	
All Categories	Total annual gross income in dollars for all borrowers on the loan as a percentage of area median income.
<b>Home Mortgage Disclosure Act (HMDA)</b>	
<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.
<b>Geographic Breakdown (by Targeted Area)</b>	
All Categories	Number of aggregate borrowers assisted in each county listed.
<b>Homeownership Retention</b>	
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.
<b>HFA Performance Data Reporting - Program Notes</b>	
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.