

**Q4 2016**

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 2017**

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	1,792	19,543
3	Number of Unique Borrowers Denied Assistance	110	4,461
4	Number of Unique Borrowers Withdrawn from Program	465	3,640
5	Number of Unique Borrowers in Process	3,013	N/A
6	Total Number of Unique Borrower Applicants	N/A	30,657
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$15,242,668	\$383,353,690
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,449,273	\$41,382,013
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	N/A	N/A
12	\$70,000- \$89,000	N/A	N/A
13	\$50,000- \$69,000	N/A	N/A
14	Below \$50,000	N/A	N/A
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	N/A	N/A
17	110%- 119%	N/A	N/A
18	100%- 109%	N/A	N/A
19	90%- 99%	N/A	N/A
20	80%- 89%	N/A	N/A
21	Below 80%	N/A	N/A
22	<b>Geographic Breakdown (by county)</b>		
23	Adams	0	50
24	Alexander	0	3
25	Bond	0	5
26	Boone	23	164
27	Brown	0	2
28	Bureau	0	27
29	Calhoun	0	1
30	Carroll	0	5
31	Cass	0	7
32	Champaign	0	71
33	Christian	2	29
34	Clark	0	8
35	Clay	0	11
36	Clinton	2	18
37	Coles	0	16
38	Cook	922	9,819
39	Crawford	0	3
40	Cumberland	0	8
41	De Witt	1	4
42	DeKalb	25	176
43	Douglas	0	9
44	DuPage	24	850
45	Edgar	0	7
46	Edwards	0	3
47	Effingham	1	18
48	Fayette	0	17
49	Ford	0	2
50	Franklin	0	20
51	Fulton	13	43
52	Gallatin	0	2
53	Greene	0	4
54	Grundy	2	66
55	Hamilton	0	0
56	Hancock	0	4
57	Hardin	0	0
58	Henderson	0	3
59	Henry	2	20
60	Iroquois	0	16
61	Jackson	1	14
62	Jasper	1	7
63	Jefferson	0	22
64	Jersey	0	11
65	Jo Daviess	0	7
66	Johnson	0	1
67	Kane	122	874
68	Kankakee	2	119
69	Kendall	5	165
70	Knox	0	16
71	La Salle	0	97
72	Lake	21	662
73	Lawrence	0	4
74	Lee	0	37
75	Livingston	1	12
76	Logan	0	9
77	Macon	1	68
78	Macoupin	2	32

## Illinois

### HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
79	Madison	9	249
80	Marion	12	66
81	Marshall	0	4
82	Mason	0	9
83	Massac	0	1
84	McDonough	0	10
85	McHenry	124	1,035
86	McLean	6	50
87	Menard	0	7
88	Mercer	0	8
89	Monroe	1	12
90	Montgomery	3	32
91	Morgan	1	19
92	Moultrie	0	8
93	Ogle	1	53
94	Peoria	5	147
95	Perry	1	9
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	1	7
103	Rock Island	2	104
104	Saline	0	10
105	Sangamon	4	214
106	Schuyler	0	1
107	Scott	0	3
108	Shelby	4	16
109	St. Clair	64	523
110	Stark	0	5
111	Stephenson	0	46
112	Tazewell	5	58
113	Union	0	4
114	Vermilion	2	29
115	Wabash	0	2
116	Warren	2	6
117	Washington	0	3
118	Wayne	0	3
119	White	0	6
120	Whiteside	1	41
121	Will	182	1,872
122	Williamson	1	29
123	Winnebago	187	1,131
124	Woodford	1	11

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	3	88
129	Asian	24	350
130	Black or African American	394	5,677
131	Native Hawaiian or other Pacific Islander	4	35
132	White	1173	11,363
133	Information not provided by borrower	194	2,030
134	<b>Ethnicity</b>		
135	Hispanic or Latino	445	3,441
136	Not Hispanic or Latino	1322	14,982
137	Information not provided by borrower	25	1,120
138	<b>Sex</b>		
139	Male	964	9,848
140	Female	823	9,641
141	Information not provided by borrower	5	54
142	<i>Co-Borrower</i>		
143	<b>Race</b>		
144	American Indian or Alaskan Native	0	32
145	Asian	6	180
146	Black or African American	37	891
147	Native Hawaiian or other Pacific Islander	1	13
148	White	263	3,799
149	Information not provided by borrower	1485	14,628
150	<b>Ethnicity</b>		
151	Hispanic or Latino	107	1,471
152	Not Hispanic or Latino	239	4,018
153	Information not provided by borrower	1446	14,054
154	<b>Sex</b>		
155	Male	153	1,133
156	Female	187	4,350
157	Information not provided by borrower	348	376
158	<b>Hardship</b>		
159	Unemployment	N/A	N/A
160	Underemployment	N/A	N/A
161	Divorce	N/A	N/A
162	Medical Condition	N/A	N/A
163	Death	N/A	N/A
164	Other	N/A	N/A
165	<b>Current Loan to Value Ratio (LTV)</b>		
166	<100%	N/A	N/A
167	100%-109%	N/A	N/A
168	110%-120%	N/A	N/A
169	>120%	N/A	N/A
170	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
171	<100%	N/A	N/A
172	100%-119%	N/A	N/A
173	120%-139%	N/A	N/A
174	140%-159%	N/A	N/A
175	>=160%	N/A	N/A
176	<b>Delinquency Status (%)</b>		
177	Current	N/A	N/A
178	30+	N/A	N/A
179	60+	N/A	N/A
180	90+	N/A	N/A
181	<b>Household Size</b>		
182	1	N/A	N/A
183	2	N/A	N/A
184	3	N/A	N/A
185	4	N/A	N/A
186	5+	N/A	N/A
<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 quarter over quarter discrepancy of \$168,908 resulting from a change in MRF ineligible proceeds.</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	N/A	13,442
4	% of Total Number of Applications	N/A	68.71%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	3,988
7	% of Total Number of Applications	N/A	20.39%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	2,133
10	% of Total Number of Applications	N/A	10.90%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	19,563
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	105
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	N/A	1,138
20	Median 1st Lien Housing Payment After Assistance	N/A	171
21	Median 2nd Lien Housing Payment Before Assistance	N/A	209
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	127,809
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	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	N/A	21,823
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$264,919	\$286,078,561
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	165
37	<i>Current</i>		
38	Number	N/A	2,666
39	%	N/A	19.83%
40	<i>Delinquent (30+)</i>		
41	Number	N/A	1,940
42	%	N/A	14.43%
43	<i>Delinquent (60+)</i>		
44	Number	N/A	1,459
45	%	N/A	10.85%
46	<i>Delinquent (90+)</i>		
47	Number	N/A	7,377
48	%	N/A	54.88%

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
49	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	25	13,357
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	1	695
57	%	4.00%	5.20%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	2	366
70	%	8.00%	2.74%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	1,568
73	%	0.00%	11.74%
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	22	10,728
82	%	88.00%	80.32%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	13,421
85	Six Months %	N/A	99.84%
86	Twelve Months Number	N/A	13,380
87	Twelve Months %	N/A	99.66%
88	Twenty-four Months Number	N/A	13,073
89	Twenty-four Months %	N/A	98.77%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0%

Lines 20 and 28 - Excludes borrowers that receive reinstatement only assistance.

Line 36 - Median application processing times may be affected by applicants reapplying for assistance.

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	464	500
4	% of Total Number of Applications	N/A	24.90%
5	<i>Denied</i>		
6	Number of Borrowers Denied	110	110
7	% of Total Number of Applications	N/A	5.48%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	236	236
10	% of Total Number of Applications	N/A	11.75%
11	<i>In Process</i>		
12	Number of Borrowers In Process	1,162	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	2,008
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	105
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,089	1,091
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
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	1
29	Median Assistance Amount	6,148	6,148
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$4,349,283	\$4,745,057
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	140	149
39	%	30.17%	29.80%
40	<i>Delinquent (30+)</i>		
41	Number	56	60
42	%	12.07%	12.00%
43	<i>Delinquent (60+)</i>		
44	Number	48	50
45	%	10.34%	10.00%
46	<i>Delinquent (90+)</i>		
47	Number	220	241
48	%	47.41%	48.20%

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
49	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	73	78
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	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	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	72	77
73	%	98.63%	98.72%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	1	1
82	%	1.37%	1.28%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	0
85	Six Months %	N/A	0.00%
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%



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	107
4	% of Total Number of Applications	0.00%	24.26%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	334
7	% of Total Number of Applications	0.00%	75.74%
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	0	N/A
13	% of Total Number of Applications	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	0	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	\$32,170,058
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	107
48	%	0.00%	100.00%

49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	107
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%	100.00%
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	0	0
76	%	0.00%	0.00%
77	<i>Deed in Lieu</i>		
78	Number	0	0
79	%	0.00%	0.00%
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	107
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	107
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	107
89	Twenty-four Months %	N/A	100.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0%

Line 3 - There is a quarter over discrepancy of 63 resulting from a reclassification of file outcomes.  
Lines 19 through 27 - All figures based solely on permanently modified loans.  
Line 31 - The quarter over quarter cumulative assistance has been reduced by \$168,908 resulting from an increase in ineligible proceeds.  
Lines 50 - 91 - There is a quarter over discrepancies resulting from a change in the definition of an approved file.  
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	N/A	528
4	% of Total Number of Applications	N/A	84.89%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	29
7	% of Total Number of Applications	N/A	4.66%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	65
10	% of Total Number of Applications	N/A	10.45%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	622
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	105
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	N/A	1,190
20	Median 1st Lien Housing Payment After Assistance	N/A	933
21	Median 2nd Lien Housing Payment Before Assistance	N/A	183
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	128,976
24	Median 1st Lien UPB After Program Entry	N/A	96,056
25	Median 2nd Lien UPB Before Program Entry	N/A	27,269
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	31,774
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	N/A	49,936
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	N/A	\$20,340,356
32	Total Lender/Servicer Assistance Amount	N/A	\$0
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	0.00%
34	Median Lender/Servicer Assistance per Borrower	N/A	\$0
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	67
37	<i>Current</i>		
38	Number	N/A	83
39	%	N/A	15.72%
40	<i>Delinquent (30+)</i>		
41	Number	N/A	79
42	%	N/A	14.96%
43	<i>Delinquent (60+)</i>		
44	Number	N/A	64
45	%	N/A	12.12%
46	<i>Delinquent (90+)</i>		
47	Number	N/A	302
48	%	N/A	57.20%
49	<b>Program Outcomes</b>		

Illinois			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Home Preservation Program			
		QTD	Cumulative
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	528
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	N/A	0
54	%	N/A	0.00%
55	<i>Cancelled</i>		
56	Number	N/A	13
57	%	N/A	2.46%
58	<i>Deed in Lieu</i>		
59	Number	N/A	0
60	%	N/A	0.00%
61	<i>Short Sale</i>		
62	Number	N/A	0
63	%	N/A	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	N/A	515
67	%	N/A	97.54%
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	N/A	0
73	%	N/A	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	N/A	0
82	%	N/A	0.00%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	527
85	Six Months %	N/A	100.00%
86	Twelve Months Number	N/A	522
87	Twelve Months %	N/A	100.00%
88	Twenty-four Months Number	N/A	343
89	Twenty-four Months %	N/A	99.42%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

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	2	2
4	% of Total Number of Applications	N/A	0.86%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Applications	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	21	21
10	% of Total Number of Applications	N/A	9.05%
11	<i>In Process</i>		
12	Number of Borrowers In Process	209	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	232
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	935	935
20	Median 1st Lien Housing Payment After Assistance	758	758
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	114,315	114,315
24	Median 1st Lien UPB After Program Entry	82,150	82,150
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	32,165	32,165
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	36,293	36,293
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$72,585	\$72,585
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	2	2
39	%	100.00%	100.00%
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	0
48	%	0.00%	0.00%
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)	2	2
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	2	2
67	%	100.00%	100.00%
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	N/A	N/A
73	%	N/A	N/A
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	N/A	N/A
82	%	N/A	N/A
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	0
85	Six Months %	N/A	0.00%
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0.00%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Illinois			
HHF Performance Data Reporting- Program Performance Blight Reduction Program			
		QTD	Cumulative
1	<b>Program Evaluation</b>		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	26	73
4	% of Total Number of Submissions	N/A	14.99%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	27	86
10	% of Total Number of Submissions	N/A	17.66%
11	<i>In Process</i>		
12	Number of Structures In Process	328	N/A
13	% of Total Number of Submissions	N/A	N/A
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	487
16	<b>Program Characteristics</b>		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$610,880	\$1,929,573
19	Median Assistance Spent on Acquisition	\$4,291	\$3,847
20	Median Assistance Spent on Demolition	\$12,780	\$15,509
21	Median Assistance Spent on Greening	\$1,500	\$1,444
22	Total Assistance Reserved	N/A	\$14,015,231
23	<b>Geographic Breakdown (by city/county)</b>		
24	<i>Approved/Funded Number of Structures</i>		
25	Aurora	0	0
26	Chicago Heights	0	0
27	Chicago	5	5
28	Freeport	0	11
29	Joliet	5	8
30	Moline	0	4
31	Ottawa	0	4
32	Park Forest	2	2
33	Riverdale	8	8
34	Rock Island	0	9
35	Springfield	0	0
36	Sterling	0	7
37	Urbana	0	3
38	Rockford	6	12

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>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	1,326	5,069
4	% of Total Number of Submissions	N/A	64.20%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	208	1,185
10	% of Total Number of Submissions	N/A	15.01%
11	<i>In Process</i>		
12	Number of Borrowers In Process	1,642	N/A
13	% of Total Number of Submissions	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	7,896
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	\$139,950	\$132,900
20	Median Credit Score	705	704
21	Median DTI	33.78%	33.43%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$9,945,000	\$38,017,500
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.75%	1.32%
27	\$70,000- \$89,000	10.78%	12.25%
28	\$50,000- \$69,000	36.35%	35.79%
29	Below \$50,000	52.11%	50.64%
30	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
31	Above 120%	11.39%	13.32%
32	110%- 119%	10.11%	10.20%
33	100%- 109%	8.82%	8.98%
34	90%- 99%	11.61%	11.11%
35	80%- 89%	33.56%	31.17%
36	Below 80%	24.51%	25.23%
37	<b>Home Mortgage Disclosure Act (HMDA)</b>		



<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Hardest Hit Fund Down Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
38	<b>Borrower</b>		
39	<b>Race</b>		
40	American Indian or Alaskan Native	3	9
41	Asian	22	87
42	Black or African American	206	773
43	Native Hawaiian or other Pacific Islander	3	8
44	White	941	3,623
45	Information not provided by borrower	151	569
46	<b>Ethnicity</b>		
47	Hispanic or Latino	384	1,371
48	Not Hispanic or Latino	942	3,698
49	Information not provided by borrower	0	0
50	<b>Sex</b>		
51	Male	779	2,968
52	Female	544	2,098
53	Information not provided by borrower	3	3
54	<b>Co-Borrower</b>		
55	<b>Race</b>		
56	American Indian or Alaskan Native	0	3
57	Asian	3	28
58	Black or African American	10	50
59	Native Hawaiian or other Pacific Islander	1	3
60	White	181	723
61	Information not provided by borrower	29	126
62	<b>Ethnicity</b>		
63	Hispanic or Latino	85	311
64	Not Hispanic or Latino	139	622
65	Information not provided by borrower	0	0
66	<b>Sex</b>		
67	Male	59	204
68	Female	159	710
69	Information not provided by borrower	6	19
70	<b>Geographic Breakdown (by Targeted Area)</b>		
71	Boone	20	88
72	Cook	664	2,400
73	DeKalb	24	96
74	Fulton	12	33
75	Kane	104	430
76	Marion	12	48
77	McHenry	102	371
78	St. Clair	55	248
79	Will	156	663
80	Winnebago	177	692
81	<b>Homeownership Retention</b>		
82	Six Months Number	N/A	2,406
83	Six Months %	N/A	99.83%
84	Twelve Months Number	N/A	435
85	Twelve Months %	N/A	99.08%
86	Twenty-four Months Number	N/A	0
87	Twenty-four Months %	N/A	0.00%
88	Unreachable Number	N/A	0
89	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 <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 unique borrowers not receiving assistance under any of the programs and not withdrawn. This number does not include borrowers denied 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
	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	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)		
	<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)		
General Characteristics		
	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). 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 <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<b>Deed-in-Lieu</b>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<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>Denied</b>	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA.
% of Total Number of Submissions	Total number of borrowers denied 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.
<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).
<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>	
<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.
<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.