



Q1 2017

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: April 2017

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	1,939	21,482
3	Number of Unique Borrowers Denied Assistance	128	4,589
4	Number of Unique Borrowers Withdrawn from Program	598	4,238
5	Number of Unique Borrowers in Process	N/A	2,445
6	Total Number of Unique Borrower Applicants	N/A	32,754
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$20,921,129	\$404,274,819
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,565,570	\$42,947,583
10	Geographic Breakdown (by county)		
11	Adams	0	50
12	Alexander	0	3
13	Bond	1	6
14	Boone	25	189
15	Brown	0	2
16	Bureau	0	27
17	Calhoun	0	1
18	Carroll	0	5
19	Cass	0	7
20	Champaign	1	72
21	Christian	0	29
22	Clark	0	8
23	Clay	1	12
24	Clinton	0	18
25	Coles	1	17
26	Cook	1,016	10,835
27	Crawford	2	5
28	Cumberland	1	9
29	De Witt	0	4
30	DeKalb	23	199
31	Douglas	0	9
32	DuPage	48	898
33	Edgar	1	8
34	Edwards	0	3
35	Effingham	0	18
36	Fayette	2	19
37	Ford	1	3
38	Franklin	0	20
39	Fulton	6	49
40	Gallatin	0	2
41	Greene	0	4
42	Grundy	4	70
43	Hamilton	0	0
44	Hancock	0	4
45	Hardin	0	0
46	Henderson	1	4
47	Henry	0	20
48	Iroquois	0	16
49	Jackson	1	15
50	Jasper	0	7
51	Jefferson	0	22
52	Jersey	1	12
53	Jo Daviess	0	7
54	Johnson	0	1
55	Kane	123	997
56	Kankakee	2	121
57	Kendall	13	178
58	Knox	1	17
59	La Salle	2	99
60	Lake	26	688
61	Lawrence	0	4
62	Lee	1	38
63	Livingston	1	13
64	Logan	0	9
65	Macon	2	70
66	Macoupin	2	34

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
67	Madison	22	271
68	Marion	8	74
69	Marshall	1	5
70	Mason	0	9
71	Massac	0	1
72	McDonough	0	10
73	McHenry	117	1,152
74	McLean	2	52
75	Menard	0	7
76	Mercer	1	9
77	Monroe	0	12
78	Montgomery	2	34
79	Morgan	2	21
80	Moultrie	0	8
81	Ogle	1	54
82	Peoria	10	157
83	Perry	0	9
84	Piatt	1	6
85	Pike	0	10
86	Pope	0	1
87	Pulaski	0	2
88	Putnam	0	1
89	Randolph	0	13
90	Richland	2	9
91	Rock Island	2	106
92	Saline	1	11
93	Sangamon	10	224
94	Schuyler	0	1
95	Scott	0	3
96	Shelby	0	16
97	St. Clair	64	587
98	Stark	0	5
99	Stephenson	1	47
100	Tazewell	5	63
101	Union	0	4
102	Vermilion	1	30
103	Wabash	0	2
104	Warren	0	6
105	Washington	0	3
106	Wayne	0	3
107	White	1	7
108	Whiteside	1	42
109	Will	202	2,074
110	Williamson	0	29
111	Winnebago	172	1,303
112	Woodford	1	12
113	Home Mortgage Disclosure Act (HMDA)		
114	Borrower		
115	Race		
116	American Indian or Alaskan Native	8	96
117	Asian	38	388
118	Black or African American	437	6,114
119	Native Hawaiian or other Pacific Islander	5	40
120	White	1237	12,600
121	Information not provided by borrower	214	2,244
122	Ethnicity		
123	Hispanic or Latino	470	3,911
124	Not Hispanic or Latino	1433	16,415
125	Information not provided by borrower	36	1,156
126	Sex		
127	Male	1048	10,899
128	Female	887	10,530
129	Information not provided by borrower	4	53
130	Co-Borrower		
131	Race		
132	American Indian or Alaskan Native	3	35
133	Asian	20	200
134	Black or African American	44	935
135	Native Hawaiian or other Pacific Islander	1	14
136	White	294	4,093
137	Information not provided by borrower	44	641
138	Ethnicity		
139	Hispanic or Latino	108	1,579
140	Not Hispanic or Latino	298	4,316
141	Information not provided by borrower	0	23
142	Sex		
143	Male	94	1,158
144	Female	307	4,721
145	Information not provided by borrower	5	39

Lines 3 and 4 - Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Line 8 - The HHHFHELP Program made ongoing payments of \$174,917 to borrowers approved before the program closed in 2015.

Lines 127-129 - 5 borrowers previously with no information provided are now counted as male (3) and (2) female borrowers resulting in quarter-over-quarter discrepancies.

Illinois

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program 1

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		N/A	13,442
% of Total Number of Applications		N/A	68.71%
<i>Denied</i>			
Number of Borrowers Denied		N/A	3,988
% of Total Number of Applications		N/A	20.39%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		N/A	2,133
% of Total Number of Applications		N/A	10.90%
<i>In Process</i>			
Number of Borrowers In Process		N/A	N/A
% of Total Number of Applications		N/A	N/A
<i>Total</i>			
Total Number of Borrowers Applied		N/A	19,563
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		N/A	105
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		N/A	1,138
Median 1st Lien Housing Payment After Assistance		N/A	171
Median Length of Time Borrower Receives Assistance		N/A	17
Median Assistance Amount		N/A	21,823
Assistance Characteristics			
Assistance Provided to Date		\$174,917	\$286,253,478
Other Characteristics			
<i>Current</i>			
Number		N/A	2,666
%		N/A	19.83%
<i>Delinquent (30+)</i>			
Number		N/A	1,940
%		N/A	14.43%
<i>Delinquent (60+)</i>			
Number		N/A	1,459
%		N/A	10.85%
<i>Delinquent (90+)</i>			
Number		N/A	7,377
%		N/A	54.88%

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program 1			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	13,396
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Cancelled</i>			
	Number	N/A	696
	%	N/A	5.20%
<i>Deed in Lieu</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Short Sale</i>			
	Number	N/A	0
	%	N/A	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	N/A	366
	%	N/A	2.73%
<i>Reinstatement/Current/Payoff</i>			
	Number	N/A	1,569
	%	N/A	11.71%
<i>Other - Borrower Still Owns Home</i>			
	Number	N/A	10,765
	%	N/A	80.36%

Illinois

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program 2

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	599	1,099
4	% of Total Number of Applications	N/A	38.04%
5	<i>Denied</i>		
6	Number of Borrowers Denied	128	238
7	% of Total Number of Applications	N/A	8.24%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	257	493
10	% of Total Number of Applications	N/A	17.06%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1,059
13	% of Total Number of Applications	N/A	36.66%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	2,889
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1,069	1,085
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	2
22	Median Assistance Amount	6,576	7,994
23	Assistance Characteristics		
24	Assistance Provided to Date	\$7,210,889	\$11,955,946
25	Other Characteristics		
26	<i>Current</i>		
27	Number	157	306
28	%	26.21%	27.84%
29	<i>Delinquent (30+)</i>		
30	Number	64	124
31	%	10.68%	11.28%
32	<i>Delinquent (60+)</i>		
33	Number	75	125
34	%	12.52%	11.37%
35	<i>Delinquent (90+)</i>		
36	Number	303	544
37	%	50.58%	49.50%
38	Borrower Income (\$)		
39	Above \$90,000	0.17%	0.45%
40	\$70,000- \$89,000	3.51%	3.37%
41	\$50,000- \$69,000	11.69%	10.10%
42	Below \$50,000	84.64%	86.08%
43	Hardship		
44	Unemployment	243	466
45	Underemployment	114	208
46	Divorce	17	25
47	Medical Condition	125	227
48	Death	28	57
49	Other	72	116

Illinois

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program 2

		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	124	202
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	0
64	%	0.00%	0.00%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	0
71	%	0.00%	0.00%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	109	186
74	%	87.90%	92.08%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	15	16
77	%	12.10%	7.92%

Illinois			
HFA Performance Data Reporting- Program Performance			
Mortgage Resolution Fund			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	107
4	% of Total Number of Applications	N/A	24.26%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	334
7	% of Total Number of Applications	N/A	75.74%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	0
10	% of Total Number of Applications	N/A	0.00%
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	441
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	N/A	1,560
20	Median 1st Lien Housing Payment After Assistance	N/A	1,032
21	Median 2nd Lien Housing Payment Before Assistance	N/A	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	0
23	Median 1st Lien UPB Before Program Entry	N/A	185,453
24	Median 1st Lien UPB After Program Entry	N/A	99,673
25	Median 2nd Lien UPB Before Program Entry	N/A	0
26	Median 2nd Lien UPB After Program Entry	N/A	0
27	Median Principal Forgiveness	N/A	83,285
29	Median Assistance Amount	N/A	83,482
30	Assistance Characteristics		
31	Assistance Provided to Date	N/A	\$32,170,058
35	Other Characteristics		
37	<i>Current</i>		
38	Number	N/A	0
39	%	N/A	0.00%
40	<i>Delinquent (30+)</i>		
41	Number	N/A	0
42	%	N/A	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	N/A	0
45	%	N/A	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	N/A	107
48	%	N/A	100.00%

49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	107
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	N/A	0
54	%	N/A	0.00%
55	<i>Cancelled</i>		
56	Number	N/A	0
57	%	N/A	0.00%
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	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	107
67	%	N/A	100.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	0
73	%	N/A	0.00%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	0
82	%	N/A	0.00%

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program 1			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		N/A	528
% of Total Number of Applications		N/A	84.89%
<i>Denied</i>			
Number of Borrowers Denied		N/A	29
% of Total Number of Applications		N/A	4.66%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		N/A	65
% of Total Number of Applications		N/A	10.45%
<i>In Process</i>			
Number of Borrowers In Process		N/A	N/A
% of Total Number of Applications		N/A	N/A
<i>Total</i>			
Total Number of Borrowers Applied		N/A	622
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		N/A	105
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		N/A	1,190
Median 1st Lien Housing Payment After Assistance		N/A	933
Median 2nd Lien Housing Payment Before Assistance		N/A	183
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		N/A	128,976
Median 1st Lien UPB After Program Entry		N/A	96,056
Median 2nd Lien UPB Before Program Entry		N/A	27,269
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		N/A	31,774
Median Assistance Amount		N/A	49,936
Assistance Characteristics			
Assistance Provided to Date		N/A	\$20,340,356
Other Characteristics			
<i>Current</i>			
Number		N/A	83
%		N/A	15.72%
<i>Delinquent (30+)</i>			
Number		N/A	79
%		N/A	14.96%
<i>Delinquent (60+)</i>			
Number		N/A	64
%		N/A	12.12%
<i>Delinquent (90+)</i>			
Number		N/A	302
%		N/A	57.20%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		N/A	528

Illinois

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program 1

		QTD	Cumulative
Alternative Outcomes			
<i>Foreclosure Sale</i>			
Number		N/A	0
%		N/A	0.00%
<i>Cancelled</i>			
Number		N/A	13
%		N/A	2.46%
<i>Deed in Lieu</i>			
Number		N/A	0
%		N/A	0.00%
<i>Short Sale</i>			
Number		N/A	0
%		N/A	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		N/A	515
%		N/A	97.54%
<i>Reinstatement/Current/Payoff</i>			
Number		N/A	0
%		N/A	0.00%
<i>Other - Borrower Still Owns Home</i>			
Number		N/A	0
%		N/A	0.00%

Illinois			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Home Preservation Program 2			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	99	101
4	% of Total Number of Applications	N/A	31.46%
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	68	89
10	% of Total Number of Applications	N/A	27.73%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	131
13	% of Total Number of Applications	N/A	40.81%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	321
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1,004	1,004
20	Median 1st Lien Housing Payment After Assistance	783	783
21	Median 2nd Lien Housing Payment Before Assistance	236	236
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	132,543	132,543
24	Median 1st Lien UPB After Program Entry	106,700	106,700
25	Median 2nd Lien UPB Before Program Entry	25,328	25,328
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	32,362	32,362
28	Median Assistance Amount	37,422	37,422
29	Assistance Characteristics		
30	Assistance Provided to Date	\$3,783,927	\$3,856,512
31	Other Characteristics		
32	<i>Current</i>		
33	Number	99	101
34	%	100.00%	100.00%
35	<i>Delinquent (30+)</i>		
36	Number	0	0
37	%	0.00%	0.00%
38	<i>Delinquent (60+)</i>		
39	Number	0	0
40	%	0.00%	0.00%
41	<i>Delinquent (90+)</i>		
42	Number	0	0
43	%	0.00%	0.00%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	0.00%
46	100%-119%	48.48%	48.51%
47	120%-139%	27.27%	26.73%
48	140%-159%	19.19%	18.81%
49	>=160%	5.05%	5.94%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	0.99%
52	\$70,000- \$89,000	50.00%	24.75%
53	\$50,000- \$69,000	0.00%	48.51%
54	Below \$50,000	50.00%	25.74%

Illinois			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Home Preservation Program 2			
		QTD	Cumulative
55	Hardship		
56	Unemployment	0	0
57	Underemployment	0	0
58	Divorce	0	0
59	Medical Condition	0	0
60	Death	0	0
61	Other	99	101
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	99	101
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</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	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	99	101
80	%	100.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

Illinois

HHF Performance Data Reporting- Program Performance Blight Reduction Program

		QTD	Cumulative
1	Program Evaluation		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	18	91
4	% of Total Number of Submissions	N/A	18.50%
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	35	127
10	% of Total Number of Submissions	N/A	25.81%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	274
13	% of Total Number of Submissions	N/A	55.69%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	492
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$443,896	\$2,373,469
19	Median Assistance Spent on Acquisition	\$4,248	\$4,037
20	Median Assistance Spent on Demolition	\$9,612	\$14,639
21	Median Assistance Spent on Greening	\$975	\$1,300
22	Total Assistance Reserved	N/A	\$13,571,335
23	Geographic Breakdown (by city/county)		
24	<i>Approved/Funded Number of Structures</i>		
25	Aurora	0	0
26	Chicago Heights	0	0
27	Chicago	0	5
28	Freeport	0	11
29	Joliet	0	8
30	Moline	0	4
31	Ottawa	0	4
32	Park Forest	0	2
33	Riverdale	0	8
34	Rock Island	0	9
35	Springfield	4	4
36	Sterling	1	8
37	Urbana	2	5
38	Rockford	11	23

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	1,241	6,310
4	% of Total Number of Submissions	N/A	69.93%
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	273	1,458
10	% of Total Number of Submissions	N/A	16.16%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1,255
13	% of Total Number of Submissions	N/A	13.91%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	9,023
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	\$135,000	\$133,500
20	Median Credit Score	706	705
21	Median DTI	34.32%	33.58%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$9,307,500	\$47,325,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.32%	1.13%
27	\$70,000- \$89,000	9.02%	11.62%
28	\$50,000- \$69,000	36.50%	35.93%
29	Below \$50,000	54.15%	51.33%
30	Home Mortgage Disclosure Act (HMDA)		

Illinois

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program

		QTD	Cumulative
	Borrower		
31			
32	Race		
33	American Indian or Alaskan Native	3	12
34	Asian	28	115
35	Black or African American	202	975
36	Native Hawaiian or other Pacific Islander	5	13
37	White	845	4,468
38	Information not provided by borrower	158	727
39	Ethnicity		
40	Hispanic or Latino	376	1,747
41	Not Hispanic or Latino	865	4,563
42	Information not provided by borrower	0	0
43	Sex		
44	Male	727	3,695
45	Female	509	2,607
46	Information not provided by borrower	5	8
47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	3
50	Asian	10	38
51	Black or African American	12	62
52	Native Hawaiian or other Pacific Islander	0	3
53	White	167	890
54	Information not provided by borrower	29	155
55	Ethnicity		
56	Hispanic or Latino	79	390
57	Not Hispanic or Latino	139	761
58	Information not provided by borrower	0	0
59	Sex		
60	Male	52	256
61	Female	162	872
62	Information not provided by borrower	4	23
63	Geographic Breakdown (by Targeted Area)		
64	Boone	23	111
65	Cook	620	3,020
66	DeKalb	20	116
67	Fulton	5	38
68	Kane	102	532
69	Marion	6	54
70	McHenry	93	464
71	St. Clair	57	305
72	Will	157	820
73	Winnebago	158	850

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

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

Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance		Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance		Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program		Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process		Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants		Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

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).

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

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

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA 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 does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% 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 Cumulative 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 in process). This should be reported in the Cumulative column only.
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)		
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General Characteristics		
Median Assistance Amount		Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.

Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).

Other Characteristics		
<i>Current</i>		
Number		Number of borrowers current at the time of application.
%		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 of application.
%		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 of application.
%		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 of application.
%		Number of borrowers 90+ days delinquent divided by the total number of approved applicants.

Borrower Income		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category 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 unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category 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 borrowers in this category 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.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
Alternative Outcomes		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category 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 unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
	%	Number of borrowers in this category 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 borrowers in this category 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.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

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

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinace), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category 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 unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a refinace or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinace), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
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100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category 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 unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category 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 paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:

<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

<i>Approved/Funded</i>	
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.
<i>Denied/Cancelled</i>	
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.
<i>Withdrawn</i>	
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.
<i>In Process</i>	
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 Cumulative 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.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. 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)

Approved/Funded Number of Structures	Aggregate number of 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

<i>Funded</i>	
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.
Denied	
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.
Withdrawn	
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.
In Process	
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 Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
Total	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

Program Characteristics

Loan Characteristics at Origination	
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).
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.

Borrower Income

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

Home Mortgage Disclosure Act (HMDA)

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

Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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HFA Performance Data Reporting - Program Notes

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