



## **IL Q2 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: July 2017**

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	1,998	23,473
3	Number of Unique Borrowers Denied Assistance	112	4,701
4	Number of Unique Borrowers Withdrawn from Program	312	4,508
5	Number of Unique Borrowers in Process	N/A	2,650
6	Total Number of Unique Borrower Applicants	N/A	35,332
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$23,606,850	\$427,861,359
9	Total Spent on Administrative Support, Outreach, and Counseling	\$4,705,058	\$47,652,641
10	<b>Geographic Breakdown (by county)</b>		
11	Adams	3	53
12	Alexander	0	3
13	Bond	1	7
14	Boone	22	211
15	Brown	0	2
16	Bureau	0	27
17	Calhoun	0	1
18	Carroll	0	5
19	Cass	0	7
20	Champaign	3	75
21	Christian	3	32
22	Clark	0	8
23	Clay	1	13
24	Clinton	1	19
25	Coles	2	19
26	Cook	1,036	11,867
27	Crawford	0	5
28	Cumberland	1	10
29	De Witt	1	5
30	DeKalb	21	220
31	Douglas	1	10
32	DuPage	55	953
33	Edgar	2	10
34	Edwards	0	3
35	Effingham	0	18
36	Fayette	2	21
37	Ford	0	3
38	Franklin	1	21
39	Fulton	4	53
40	Gallatin	0	2
41	Greene	0	4
42	Grundy	7	77
43	Hamilton	0	0
44	Hancock	0	4
45	Hardin	0	0
46	Henderson	1	5
47	Henry	1	21
48	Iroquois	0	16
49	Jackson	6	21
50	Jasper	2	9
51	Jefferson	0	22
52	Jersey	2	14
53	Jo Daviess	1	8
54	Johnson	0	1
55	Kane	114	1,111
56	Kankakee	5	126
57	Kendall	12	190
58	Knox	0	17
59	La Salle	3	102
60	Lake	54	742
61	Lawrence	0	4
62	Lee	1	39
63	Livingston	2	15
64	Logan	1	10
65	Macon	0	70
66	Macoupin	3	37

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
67	Madison	18	289
68	Marion	9	83
69	Marshall	0	5
70	Mason	0	9
71	Massac	1	2
72	McDonough	1	11
73	McHenry	94	1,245
74	McLean	5	57
75	Menard	0	7
76	Mercer	0	9
77	Monroe	1	13
78	Montgomery	2	36
79	Morgan	2	23
80	Moultrie	1	9
81	Ogle	4	58
82	Peoria	10	167
83	Perry	1	10
84	Piatt	0	6
85	Pike	0	10
86	Pope	0	1
87	Pulaski	0	2
88	Putnam	0	1
89	Randolph	2	15
90	Richland	1	10
91	Rock Island	11	117
92	Saline	0	11
93	Sangamon	7	231
94	Schuyler	0	1
95	Scott	0	3
96	Shelby	2	18
97	St. Clair	71	657
98	Stark	0	5
99	Stephenson	3	50
100	Tazewell	12	75
101	Union	0	4
102	Vermilion	1	31
103	Wabash	0	2
104	Warren	1	7
105	Washington	0	3
106	Wayne	0	3
107	White	0	7
108	Whiteside	3	45
109	Will	185	2,258
110	Williamson	5	34
111	Winnebago	170	1,473
112	Woodford	0	12
113	<b>Home Mortgage Disclosure Act (HMDA)</b>		
114	<b>Borrower</b>		
115	<b>Race</b>		
116	American Indian or Alaskan Native	5	101
117	Asian	32	420
118	Black or African American	539	6,650
119	Native Hawaiian or other Pacific Islander	4	44
120	White	1211	13,807
121	Information not provided by borrower	207	2,451
122	<b>Ethnicity</b>		
123	Hispanic or Latino	221	4,132
124	Not Hispanic or Latino	1725	18,133
125	Information not provided by borrower	52	1,208
126	<b>Sex</b>		
127	Male	1013	11,909
128	Female	985	11,511
129	Information not provided by borrower	0	53

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
130	<b>Co-Borrower</b>		
131	<b>Race</b>		
132	American Indian or Alaskan Native	2	37
133	Asian	19	219
134	Black or African American	86	1,021
135	Native Hawaiian or other Pacific Islander	1	15
136	White	347	4,438
137	Information not provided by borrower	57	698
138	<b>Ethnicity</b>		
139	Hispanic or Latino	81	1,660
140	Not Hispanic or Latino	428	4,742
141	Information not provided by borrower	3	26
142	<b>Sex</b>		
143	Male	144	1,302
144	Female	363	5,082
145	Information not provided by borrower	5	44
<p>Line 2 - There is a quarter over quarter discrepancy of 7 cumulative approvals resulting from discrepancies in HHFHELP2 (+1, - 2), HomePreservationProgram (-2) and DPA (-4).</p> <p>Lines 3 and 4 - Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.</p> <p>Line 8 - The HHFHELP Program made ongoing payments of \$116,163 to borrowers approved before the program closed in 2015. There is a quarter over quarter discrepancy of \$20,310 (BRP +9,690 and DPA -30,000).</p> <p>Lines 26, 73, 97 and 109 - There are quarter over quarter discrepancies totaling 7 cumulative approvals. See the Line 2 footnote.</p> <p>Lines 132 - 145 - There are quarter over quarter discrepancies totaling 2 cumulative approvals for each category. See the Line 2 footnote.</p>			

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
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 Length of Time Borrower Receives Assistance	N/A	17
22	Median Assistance Amount	N/A	21,823
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$116,163	\$286,369,641
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	N/A	2,666
28	%	N/A	19.83%
29	<i>Delinquent (30+)</i>		
30	Number	N/A	1,940
31	%	N/A	14.43%
32	<i>Delinquent (60+)</i>		
33	Number	N/A	1,459
34	%	N/A	10.85%
35	<i>Delinquent (90+)</i>		
36	Number	N/A	7,377
37	%	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>
38	<b>Program Outcomes</b>		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	13,429
40	<b>Alternative Outcomes</b>		
41	<i>Foreclosure Sale</i>		
42	Number	N/A	0
43	%	N/A	0.00%
44	<i>Cancelled</i>		
45	Number	N/A	696
46	%	N/A	5.18%
47	<i>Deed in Lieu</i>		
48	Number	N/A	0
49	%	N/A	0.00%
50	<i>Short Sale</i>		
51	Number	N/A	0
52	%	N/A	0.00%
53	<b>Program Completion/ Transition</b>		
54	<i>Loan Modification Program</i>		
55	Number	N/A	0
56	%	N/A	0.00%
57	<i>Re-employed/ Regain Appropriate Employment Level</i>		
58	Number	N/A	366
59	%	N/A	2.73%
60	<i>Reinstatement/Current/Payoff</i>		
61	Number	N/A	1,569
62	%	N/A	11.68%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	N/A	10,798
65	%	N/A	80.41%

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	935	2,035
4	% of Total Number of Applications	N/A	53.34%
5	<i>Denied</i>		
6	Number of Borrowers Denied	112	350
7	% of Total Number of Applications	N/A	9.17%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	88	540
10	% of Total Number of Applications	N/A	14.15%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	890
13	% of Total Number of Applications	N/A	23.33%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	3,815
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	4
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,156	1,084
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	6,260	12,076
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$12,934,040	\$24,889,986
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	207	514
28	%	22.14%	25.26%
29	<i>Delinquent (30+)</i>		
30	Number	111	235
31	%	11.87%	11.55%
32	<i>Delinquent (60+)</i>		
33	Number	95	220
34	%	10.16%	10.81%
35	<i>Delinquent (90+)</i>		
36	Number	522	1,066
37	%	55.83%	52.38%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	0.43%	0.44%
40	\$70,000- \$89,000	3.42%	3.39%
41	\$50,000- \$69,000	9.30%	9.73%
42	Below \$50,000	86.84%	86.44%
43	<b>Hardship</b>		
44	Unemployment	400	867
45	Underemployment	174	382
46	Divorce	28	53
47	Medical Condition	219	446
48	Death	34	91
49	Other	80	196

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	171	408
52	<b>Alternative Outcomes</b>		
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	<b>Program Completion/ Transition</b>		
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	159	345
74	%	92.98%	84.56%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	12	63
77	%	7.02%	15.44%

Line 3 - There is a quarter over quarter discrepancy of 1 as a result of a February 2017 approval that was not included in the prior report.

Line 16 - There is a quarter over quarter discrepancy of 2 since a new reconciliation process was used this quarter to identify borrowers that previously participated in other HHF programs.



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	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	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
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
28	Median Assistance Amount	N/A	83,482
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	N/A	\$32,170,058
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	N/A	0
34	%	N/A	0.00%
35	<i>Delinquent (30+)</i>		
36	Number	N/A	0
37	%	N/A	0.00%
38	<i>Delinquent (60+)</i>		
39	Number	N/A	0
40	%	N/A	0.00%
41	<i>Delinquent (90+)</i>		
42	Number	N/A	107
43	%	N/A	100.00%

44	<b>Program Outcomes</b>		
45	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	107
46	<b>Alternative Outcomes</b>		
47	<i>Foreclosure Sale</i>		
48	Number	N/A	0
49	%	N/A	0.00%
50	<i>Cancelled</i>		
51	Number	N/A	0
52	%	N/A	0.00%
53	<i>Deed in Lieu</i>		
54	Number	N/A	0
55	%	N/A	0.00%
56	<i>Short Sale</i>		
57	Number	N/A	0
58	%	N/A	0.00%
59	<b>Program Completion/ Transition</b>		
60	<i>Loan Modification Program</i>		
61	Number	N/A	107
62	%	N/A	100.00%
63	<i>Reinstatement/Current/Payoff</i>		
64	Number	N/A	0
65	%	N/A	0.00%
66	<i>Other - Borrower Still Owns Home</i>		
67	Number	N/A	0
68	%	N/A	0.00%

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<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 HHP Programs or Program Components		N/A	105
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
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
<b>Assistance Characteristics</b>			
Assistance Provided to Date		N/A	\$20,340,356
<b>Other Characteristics</b>			
<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%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHP Program (Program Completion/Transition or Alternative Outcomes)		N/A	528

# Illinois

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

		QTD	Cumulative
<b>Alternative Outcomes</b>			
<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%
<b>Program Completion/ Transition</b>			
<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			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	90	191
4	% of Total Number of Applications	N/A	45.69%
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	18	107
10	% of Total Number of Applications	N/A	25.60%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	120
13	% of Total Number of Applications	N/A	28.71%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	418
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	1	3
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	956	968
20	Median 1st Lien Housing Payment After Assistance	705	764
21	Median 2nd Lien Housing Payment Before Assistance	232	236
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	113,451	126,540
24	Median 1st Lien UPB After Program Entry	84,075	100,700
25	Median 2nd Lien UPB Before Program Entry	33,967	27,662
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	29,181	30,992
28	Median Assistance Amount	34,020	36,207
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$3,214,497	\$7,071,009
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	90	191
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	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
45	<100%	0.00%	0.00%
46	100%-119%	37.78%	43.46%
47	120%-139%	40.00%	32.98%
48	140%-159%	10.00%	14.66%
49	>=160%	12.22%	8.90%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	0.52%
52	\$70,000- \$89,000	16.67%	20.94%
53	\$50,000- \$69,000	46.67%	47.64%
54	Below \$50,000	36.67%	30.89%

Illinois			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Home Preservation Program			
		QTD	Cumulative
55	<b>Hardship</b>		
56	Unemployment	0	0
57	Underemployment	0	0
58	Divorce	0	0
59	Medical Condition	0	0
60	Death	0	0
61	Other	90	191
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	90	191
64	<b>Alternative Outcomes</b>		
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	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	90	191
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

Line 16 - There is a quarter over quarter discrepancy of 2 since a new reconciliation process was used this quarter to identify borrowers that previously participated in other HHF programs.

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	1	92
4	% of Total Number of Submissions	N/A	18.70%
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	18	147
10	% of Total Number of Submissions	N/A	29.88%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	253
13	% of Total Number of Submissions	N/A	51.42%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	492
16	<b>Program Characteristics</b>		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$22,150	\$2,405,309
19	Median Assistance Spent on Acquisition	\$5,780	\$4,151
20	Median Assistance Spent on Demolition	\$10,120	\$14,499
21	Median Assistance Spent on Greening	\$1,500	\$1,300
22	Total Assistance Reserved	N/A	\$8,855,000
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	0	5
28	Freeport	0	11
29	Joliet	1	9
30	Moline	0	4
31	Ottawa	0	4
32	Park Forest	0	2
33	Riverdale	0	8
34	Rock Island	0	9
35	Springfield	0	4
36	Sterling	0	8
37	Urbana	0	5
38	Rockford	0	23

Line 18 - There is a quarter of quarter discrepancy of \$9,690 due to performing a funding reconciliation.

Line 22 - Total Assistance Reserved is calculated as the number of in process properties multiplied by the maximum assistance per property, \$35,000.

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	976	7,282
4	% of Total Number of Submissions	N/A	68.80%
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	206	1,663
10	% of Total Number of Submissions	N/A	15.71%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1,640
13	% of Total Number of Submissions	N/A	15.49%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	10,585
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	2	4
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	\$130,000	\$133,000
20	Median Credit Score	704	705
21	Median DTI	33.19%	33.54%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$7,320,000	\$54,615,000
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	0.10%	0.96%
27	\$70,000- \$89,000	9.22%	11.32%
28	\$50,000- \$69,000	36.78%	36.03%
29	Below \$50,000	53.89%	51.69%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		



<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
31	<b>Borrower</b>		
32	<b>Race</b>		
33	American Indian or Alaskan Native	4	16
34	Asian	21	136
35	Black or African American	177	1151
36	Native Hawaiian or other Pacific Islander	4	17
37	White	660	5,125
38	Information not provided by borrower	110	837
39	<b>Ethnicity</b>		
40	Hispanic or Latino	256	2,003
41	Not Hispanic or Latino	720	5,279
42	Information not provided by borrower	0	0
43	<b>Sex</b>		
44	Male	560	4,257
45	Female	416	3,025
46	Information not provided by borrower	0	0
47	<b>Co-Borrower</b>		
48	<b>Race</b>		
49	American Indian or Alaskan Native	1	4
50	Asian	9	47
51	Black or African American	13	75
52	Native Hawaiian or other Pacific Islander	0	3
53	White	120	1009
54	Information not provided by borrower	21	175
55	<b>Ethnicity</b>		
56	Hispanic or Latino	44	433
57	Not Hispanic or Latino	120	880
58	Information not provided by borrower	0	0
59	<b>Sex</b>		
60	Male	45	302
61	Female	115	984
62	Information not provided by borrower	4	27
63	<b>Geographic Breakdown (by Targeted Area)</b>		
64	Boone	15	126
65	Cook	503	3,522
66	DeKalb	18	134
67	Fulton	4	42
68	Kane	80	612
69	Marion	9	63
70	McHenry	60	523
71	St. Clair	52	356
72	Will	106	925
73	Winnebago	129	979

Line 3 - There is a quarter over quarter discrepancy of 4 since certain approvals did not meet Program criteria and were transferred to a non-HHF program.

Line 16 - There is a quarter over quarter discrepancy of 2 since a new reconciliation process was used this quarter to identify borrowers that previously participated in other HHF programs.

Line 23 - There is \$22,500 discrepancy between the QPR and QFR since the loan information for 3 loans is not available at this time, but will be shown on the next QPR. There is a quarter over quarter discrepancy of \$30,000 related to the Line 3 footnote.

## 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 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
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 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	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s).

#### Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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#### Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
<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.

### 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)

##### General Characteristics

Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
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##### Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
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##### 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.
<b>Borrower Income</b>		
	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
<b>Hardship</b>		
	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.
<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.
	%	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
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:</b>		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	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
<b>Alternative Outcomes</b>		
	<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.
<b>Program Completion/ Transition</b>		
	<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.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:</b>		
<b>Alternative Outcomes</b>		
	<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.
<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 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 refinance), 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 HFA 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 HFA 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 assistance under this program.
<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 refinance 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 refinance), 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 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:

**Program Completion/ Transition**

<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

**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.
<b>In Process</b>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the-Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<b>Total</b>	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and 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**

<b>Loan Characteristics at Origination</b>	
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).
<b>Assistance Characteristics</b>	
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)**

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

**Geographic Breakdown (by 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.