



ILLINOIS Q2 2018

This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: October 2017

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	1,613	31,557
3	Number of Unique Borrowers Denied Assistance	134	5,244
4	Number of Unique Borrowers Withdrawn from Program	277	4,854
5	Number of Unique Borrowers in Process	N/A	2,740
6	Total Number of Unique Borrower Applicants	N/A	44,395
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$24,674,478	\$538,632,708
9	Total Spent on Administrative Support, Outreach, and Counseling	\$2,879,722	\$57,793,532
10	Geographic Breakdown (by county)		
11	Adams	2	59
12	Alexander	0	5
13	Bond	1	12
14	Boone	14	291
15	Brown	0	3
16	Bureau	1	31
17	Calhoun	0	2
18	Carroll	0	5
19	Cass	0	8
20	Champaign	9	98
21	Christian	1	37
22	Clark	1	11
23	Clay	0	13
24	Clinton	0	20
25	Coles	1	25
26	Cook	837	15,989
27	Crawford	0	9
28	Cumberland	1	11
29	De Witt	0	6
30	DeKalb	25	354
31	Douglas	1	11
32	DuPage	46	1,174
33	Edgar	0	12
34	Edwards	0	3
35	Effingham	3	24
36	Fayette	1	26
37	Ford	2	6
38	Franklin	2	23
39	Fulton	8	101
40	Gallatin	0	2
41	Greene	1	5
42	Grundy	6	91
43	Hamilton	0	0
44	Hancock	1	5
45	Hardin	0	0
46	Henderson	0	5
47	Henry	2	27
48	Iroquois	0	16
49	Jackson	1	23
50	Jasper	1	11
51	Jefferson	0	23
52	Jersey	1	17
53	Jo Daviess	0	10
54	Johnson	0	1
55	Kane	74	1,572
56	Kankakee	4	148
57	Kendall	9	229
58	Knox	4	25
59	La Salle	4	118
60	Lake	25	874
61	Lawrence	0	7
62	Lee	1	40
63	Livingston	0	18
64	Logan	1	13
65	Macon	3	87
66	Macoupin	2	42

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
67	Madison	10	334
68	Marion	8	117
69	Marshall	0	6
70	Mason	1	11
71	Massac	0	4
72	McDonough	0	13
73	McHenry	66	1,658
74	McLean	12	95
75	Menard	0	9
76	Mercer	0	11
77	Monroe	3	16
78	Montgomery	0	38
79	Morgan	0	25
80	Moultrie	0	10
81	Ogle	1	63
82	Peoria	11	216
83	Perry	0	12
84	Piatt	0	8
85	Pike	1	12
86	Pope	0	1
87	Pulaski	1	3
88	Putnam	0	2
89	Randolph	1	19
90	Richland	1	14
91	Rock Island	3	128
92	Saline	0	13
93	Sangamon	11	270
94	Schuyler	0	1
95	Scott	0	3
96	Shelby	0	22
97	St. Clair	50	894
98	Stark	0	5
99	Stephenson	3	59
100	Tazewell	5	105
101	Union	0	6
102	Vermilion	3	41
103	Wabash	0	4
104	Warren	0	7
105	Washington	0	4
106	Wayne	0	4
107	White	0	8
108	Whiteside	2	50
109	Will	142	3,025
110	Williamson	1	40
111	Winnebago	180	2,376
112	Woodford	1	17
113	Home Mortgage Disclosure Act (HMDA)		
114	Borrower		
115	Race		
116	American Indian or Alaskan Native	7	124
117	Asian	24	569
118	Black or African American	482	8,770
119	Native Hawaiian or other Pacific Islander	1	49
120	White	939	18,766
121	Information not provided by borrower	160	3,279
122	Ethnicity		
123	Hispanic or Latino	262	6,135
124	Not Hispanic or Latino	859	23,499
125	Information not provided by borrower	492	1,923
126	Sex		
127	Male	826	16,108
128	Female	785	15,392
129	Information not provided by borrower	2	57
130	Co-Borrower		
131	Race		
132	American Indian or Alaskan Native	1	41
133	Asian	13	272
134	Black or African American	61	1,319
135	Native Hawaiian or other Pacific Islander	0	18
136	White	295	5,816
137	Information not provided by borrower	76	953
138	Ethnicity		
139	Hispanic or Latino	94	1,899
140	Not Hispanic or Latino	328	6,472
141	Information not provided by borrower	24	48
142	Sex		
143	Male	124	2,163
144	Female	320	6,192
145	Information not provided by borrower	2	64

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.

Lines 1, 116 to 145- There are quarter over quarter discrepancies resulting from a reconciliation that reviewed all data from inception. As of Q2 2018 Multi-program borrower data is now run on a quarterly basis to establish the correct unique borrower count.

Line 8 - There is a \$7,500 discrepancy between the QPR and QFR since the QPR cumulative assistance includes \$7,500 for one loan that was recently repurchased/HHF was refunded and the QFR excludes that amount.

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
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	116
17	Program Characteristics		
18	General Characteristics		
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	Assistance Characteristics		
24	Assistance Provided to Date	N/A	\$286,400,265
25	Other Characteristics		
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%

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
38	Program Outcomes		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	13,396
40	Alternative Outcomes		
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	5.20%
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	Program Completion/ Transition		
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	11.71%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	N/A	10,765
65	%	N/A	80.36%

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	790	5,303
4	% of Total Number of Applications	N/A	64.15%
5	<i>Denied</i>		
6	Number of Borrowers Denied	134	893
7	% of Total Number of Applications	N/A	10.80%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	122	826
10	% of Total Number of Applications	N/A	9.99%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1,244
13	% of Total Number of Applications	N/A	15.05%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	8,266
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	8	33
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1071	1080
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	12
22	Median Assistance Amount	6,611	16,813
23	Assistance Characteristics		
24	Assistance Provided to Date	\$16,736,665	\$90,376,296
25	Other Characteristics		
26	<i>Current</i>		
27	Number	143	1,230
28	%	18.10%	23.19%
29	<i>Delinquent (30+)</i>		
30	Number	130	756
31	%	16.46%	14.26%
32	<i>Delinquent (60+)</i>		
33	Number	86	552
34	%	10.89%	10.41%
35	<i>Delinquent (90+)</i>		
36	Number	431	2,765
37	%	54.56%	52.14%
38	Borrower Income (\$)		
39	Above \$90,000	0.76%	0.53%
40	\$70,000- \$89,000	3.54%	3.47%
41	\$50,000- \$69,000	9.37%	9.58%
42	Below \$50,000	86.33%	86.39%
43	Hardship		
44	Unemployment	335	2,221
45	Underemployment	170	1,312
46	Divorce	24	168
47	Medical Condition	179	1,146
48	Death	46	237
49	Other	36	219

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
50	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	927	2,909
51			
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	1	13
58	%	0.11%	0.45%
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	4
71	%	0.00%	0.14%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	123	830
74	%	13.27%	28.53%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	803	2,062
77	%	86.62%	70.88%
<p>Line 2 - Previous reports did not include 1 file that was boarded but never funded in R1 HELP. The file was funded in Q3 2017. Q2 2018 going forward, the cumulative total has been corrected.</p> <p>Lines 45 & 49 - As of Q2 2018 the hardship "decrease in business income" is included as an "Underemployment" hardship, instead of</p> <p>Line 51 - Q1 2018 cumulative total should have been 1982. As of Q2 2018 cumulative total has been corrected.</p>			

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
28	Median Assistance Amount	N/A	83,482
29	Assistance Characteristics		
30	Assistance Provided to Date	N/A	\$32,182,494
31	Other Characteristics		
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	Program Outcomes		
45	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	107
46	Alternative Outcomes		
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	Program Completion/ Transition		
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%

Illinois

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

	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%

Illinois			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Home Preservation Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	528
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			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	36	410
4	% of Total Number of Applications	N/A	69.85%
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	6	130
10	% of Total Number of Applications	N/A	22.15%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	47
13	% of Total Number of Applications	N/A	8.01%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	587
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	14
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1,084	995
20	Median 1st Lien Housing Payment After Assistance	906	771
21	Median 2nd Lien Housing Payment Before Assistance	159	244
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	132,914	122,659
24	Median 1st Lien UPB After Program Entry	101,850	97,575
25	Median 2nd Lien UPB Before Program Entry	15,539	27,662
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	33,100	31,403
28	Median Assistance Amount	39,893	36,748
29	Assistance Characteristics		
30	Assistance Provided to Date	\$1,404,152	\$15,233,007
31	Other Characteristics		
32	<i>Current</i>		
33	Number	36	410
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%	47.22%	40.73%
47	120%-139%	30.56%	36.59%
48	140%-159%	13.89%	12.20%
49	>=160%	8.33%	10.49%
50	Borrower Income (\$)		
51	Above \$90,000	2.78%	2.20%
52	\$70,000- \$89,000	22.22%	23.17%
53	\$50,000- \$69,000	22.22%	42.93%
54	Below \$50,000	52.78%	31.71%
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	36	410

Illinois			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Home Preservation Program			
		QTD	Cumulative
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	36	410
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	36	410
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 2 - Funded data had not be reconciled Q1 2018 with a supplemental report and was therefore 1 file short. Q2 2018 going forward, the cumulative total has been corrected.

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	21	186
4	% of Total Number of Submissions	N/A	33.82%
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	4	162
10	% of Total Number of Submissions	N/A	29.45%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	202
13	% of Total Number of Submissions	N/A	36.73%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	550
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$571,161	\$4,730,290
19	Median Assistance Spent on Acquisition	\$4,874	\$4,386
20	Median Assistance Spent on Demolition	\$15,685	\$15,525
21	Median Assistance Spent on Greening	\$995	\$1,150
22	Total Assistance Reserved	N/A	\$7,070,000
23	Geographic Breakdown (by city/county)		
24	<i>Approved/Funded Number of Structures</i>		
25	Aurora	0	1
26	Centralia	4	5
27	Chicago Heights	0	12
28	Chicago	0	10
29	Freeport	0	21
30	Joliet	0	13
31	Moline	2	6
32	Ottawa	2	9
33	Park Forest	7	11
34	Peoria	0	3
35	Riverdale	0	10
36	Rock Island	0	10
37	Round Lake Beach	3	3
38	Springfield	3	7
	Sterling	0	13
	Urbana	0	16
	Rockford	0	36
Line 3 - There is a quarter over quarter discrepancy of 2 units in the cumulative number of funded properties due to a reconciliation of BRP properties with multiple units. Totals updated in Geographic Breakdown.			

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	795	11,916
4	% of Total Number of Submissions	N/A	79.10%
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	149	1,700
10	% of Total Number of Submissions	N/A	11.28%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1,449
13	% of Total Number of Submissions	N/A	9.62%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	15,065
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	8	30
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	\$130,900	\$134,000
20	Median Credit Score	693	703
21	Median DTI	36.07%	33.78%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$5,962,500	\$89,370,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	0.88%	0.80%
27	\$70,000- \$89,000	13.71%	11.21%
28	\$50,000- \$69,000	35.47%	36.38%
29	Below \$50,000	49.94%	51.61%
30	Home Mortgage Disclosure Act (HMDA)		

Illinois

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

		QTD	Cumulative
	Borrower		
	Race		
31	American Indian or Alaskan Native	1	28
32	Asian	13	224
33	Black or African American	168	1,984
34	Native Hawaiian or other Pacific Islander	1	25
35	White	527	8,287
36	Information not provided by borrower	85	1,368
37	Ethnicity		
38	Hispanic or Latino	205	3,372
39	Not Hispanic or Latino	590	8,544
40	Information not provided by borrower	0	0
41	Sex		
42	Male	463	6,964
43	Female	330	4,947
44	Information not provided by borrower	2	5
45	Co-Borrower		
46	Race		
47	American Indian or Alaskan Native	0	5
48	Asian	3	68
49	Black or African American	16	140
50	Native Hawaiian or other Pacific Islander	0	5
51	White	115	1,642
52	Information not provided by borrower	23	301
53	Ethnicity		
54	Hispanic or Latino	45	729
55	Not Hispanic or Latino	112	1,432
56	Information not provided by borrower	0	0
57	Sex		
58	Male	40	524
59	Female	115	1,591
60	Information not provided by borrower	2	46
61	Geographic Breakdown (by Targeted Area)		
62	Boone	13	195
63	Cook	385	5,726
64	DeKalb	20	254
65	Fulton	7	88
66	Kane	45	984
67	Marion	7	92
68	McHenry	41	826
69	St. Clair	36	553
70	Will	83	1,440
71	Winnebago	158	1,758

Line 3 - The cumulative number of approvals includes one loan that was recently repurchased/HHF was refunded and therefore will not be counted as an approval on future reports.

Line 23 - The cumulative assistance includes \$7,500 for one loan that was recently repurchased/HHF was refunded. Since the amount was excluded from the QFR, and there is a \$7,500 discrepancy between the QPR and QFR.

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.
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Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
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.
<i>Co-Borrower</i>	
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)

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.
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 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 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.
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

Funded	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
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.