



### **ILLINOIS Q3 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	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	1,709	33,267
3	Number of Unique Borrowers Denied Assistance	143	5,344
4	Number of Unique Borrowers Withdrawn from Program	348	5,158
5	Number of Unique Borrowers in Process	N/A	2,496
6	Total Number of Unique Borrower Applicants	N/A	46,265
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$23,869,356	\$562,502,063
9	Total Spent on Administrative Support, Outreach, and Counseling	\$2,233,190	\$60,026,721
10	<b>Geographic Breakdown (by county)</b>		
11	Adams	0	59
12	Alexander	1	6
13	Bond	1	13
14	Boone	26	317
15	Brown	0	2
16	Bureau	1	32
17	Calhoun	0	2
18	Carroll	0	5
19	Cass	1	9
20	Champaign	7	105
21	Christian	1	38
22	Clark	2	13
23	Clay	0	13
24	Clinton	0	20
25	Coles	3	28
26	Cook	774	16,763
27	Crawford	0	9
28	Cumberland	0	11
29	De Witt	0	6
30	DeKalb	33	387
31	Douglas	1	12
32	DuPage	37	1,211
33	Edgar	0	12
34	Edwards	0	3
35	Effingham	2	26
36	Fayette	0	26
37	Ford	0	6
38	Franklin	1	24
39	Fulton	9	110
40	Gallatin	0	2
41	Greene	2	7
42	Grundy	3	94
43	Hamilton	0	0
44	Hancock	0	5
45	Hardin	1	1
46	Henderson	0	5
47	Henry	1	28
48	Iroquois	0	16
49	Jackson	1	24
50	Jasper	0	11
51	Jefferson	1	24
52	Jersey	2	19
53	Jo Daviess	0	10
54	Johnson	0	1
55	Kane	99	1,671
56	Kankakee	3	151
57	Kendall	9	238
58	Knox	2	27
59	La Salle	5	123
60	Lake	26	900
61	Lawrence	4	11
62	Lee	1	41
63	Livingston	1	19
64	Logan	0	13
65	Macon	1	88
66	Macoupin	1	43

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
67	Madison	5	339
68	Marion	11	128
69	Marshall	0	6
70	Mason	0	11
71	Massac	0	4
72	McDonough	0	13
73	McHenry	85	1,743
74	McLean	5	100
75	Menard	1	10
76	Mercer	0	11
77	Monroe	0	16
78	Montgomery	2	40
79	Morgan	1	26
80	Moultrie	0	10
81	Ogle	2	65
82	Peoria	11	227
83	Perry	0	12
84	Piatt	2	10
85	Pike	0	12
86	Pope	0	1
87	Pulaski	1	4
88	Putnam	0	2
89	Randolph	0	19
90	Richland	1	15
91	Rock Island	5	133
92	Saline	0	13
93	Sangamon	11	281
94	Schuyler	0	1
95	Scott	0	3
96	Shelby	0	22
97	St. Clair	66	960
98	Stark	0	5
99	Stephenson	1	60
100	Tazewell	6	111
101	Union	0	6
102	Vermilion	1	42
103	Wabash	0	4
104	Warren	0	7
105	Washington	1	5
106	Wayne	0	4
107	White	0	8
108	Whiteside	0	50
109	Will	177	3,203
110	Williamson	3	43
111	Winnebago	248	2,625
112	Woodford	0	17
113	<b>Home Mortgage Disclosure Act (HMDA)</b>		
114	<b>Borrower</b>		
115	<b>Race</b>		
116	American Indian or Alaskan Native	6	130
117	Asian	30	599
118	Black or African American	447	9,217
119	Native Hawaiian or other Pacific Islander	0	49
120	White	1044	19,811
121	Information not provided by borrower	182	3,461
122	<b>Ethnicity</b>		
123	Hispanic or Latino	337	6,472
124	Not Hispanic or Latino	1305	24,805
125	Information not provided by borrower	67	1,990
126	<b>Sex</b>		
127	Male	890	17,003
128	Female	819	16,212
129	Information not provided by borrower	0	52
130	<b>Co-Borrower</b>		
131	<b>Race</b>		
132	American Indian or Alaskan Native	0	41
133	Asian	12	284
134	Black or African American	69	1,388
135	Native Hawaiian or other Pacific Islander	1	19
136	White	287	6,103
137	Information not provided by borrower	63	1,016
138	<b>Ethnicity</b>		
139	Hispanic or Latino	120	2,019
140	Not Hispanic or Latino	311	6,783
141	Information not provided by borrower	1	49
142	<b>Sex</b>		
143	Male	114	2,277
144	Female	316	6,508
145	Information not provided by borrower	2	66
Line 2: Cumulative total adjusted by one, see HELP2 footnote.			
Line 8: \$15000 cumulative (\$7,500 for the quarter) discrepancy between QPR and QFR, see DPA footnote.			

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	13,442
4	% of Total Number of Applications	N/A	68.71%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	3,988
7	% of Total Number of Applications	N/A	20.39%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	2,133
10	% of Total Number of Applications	N/A	10.90%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	19,563
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	116
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	N/A	\$286,400,265
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%

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
38	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	13,442
39			
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	697
46	%	N/A	5.19%
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	2.72%
60	<i>Reinstatement/Current/Payoff</i>		
61	Number	N/A	1,569
62	%	N/A	11.67%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	N/A	10,810
65	%	N/A	80.42%

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	625	5,929
4	% of Total Number of Applications	N/A	67.60%
5	<i>Denied</i>		
6	Number of Borrowers Denied	143	993
7	% of Total Number of Applications	N/A	11.32%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	175	973
10	% of Total Number of Applications	N/A	11.09%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	876
13	% of Total Number of Applications	N/A	9.99%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	8,771
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	3	36
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$ 1,071	\$ 1,079
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	\$ 8,474	\$ 16,657
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$15,108,431	\$105,484,727
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	100	1,330
28	%	16.00%	22.43%
29	<i>Delinquent (30+)</i>		
30	Number	101	857
31	%	16.16%	14.45%
32	<i>Delinquent (60+)</i>		
33	Number	76	628
34	%	12.16%	10.59%
35	<i>Delinquent (90+)</i>		
36	Number	348	3,114
37	%	55.68%	52.52%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	1.28%	0.61%
40	\$70,000- \$89,000	3.36%	3.46%
41	\$50,000- \$69,000	9.12%	9.55%
42	Below \$50,000	86.24%	86.39%
43	<b>Hardship</b>		
44	Unemployment	262	2,483
45	Underemployment	119	1,431
46	Divorce	21	190
47	Medical Condition	158	1,304
48	Death	30	267
49	Other	35	254

## Illinois

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

	QTD	Cumulative
<b>Program Outcomes</b>		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	724	3,636
<b>Alternative Outcomes</b>		
<i>Foreclosure Sale</i>		
Number	0	0
%	0.00%	0.00%
<i>Cancelled</i>		
Number	6	19
%	0.83%	0.52%
<i>Deed in Lieu</i>		
Number	0	0
%	0.00%	0.00%
<i>Short Sale</i>		
Number	0	0
%	0.00%	0.00%
<b>Program Completion/ Transition</b>		
<i>Loan Modification Program</i>		
Number	N/A	N/A
%	N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	0	4
%	0.00%	0.11%
<i>Reinstatement/Current/Payoff</i>		
Number	108	941
%	14.92%	25.88%
<i>Other - Borrower Still Owns Home</i>		
Number	610	2,672
%	84.25%	73.49%

Line 2 - Previous reports did not include 1 file that was funded in Q3 2017 due to a data discrepancy. Q3 2018 going forward, the cumulative total has been corrected.

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	\$32,182,494
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</b>			
<b>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 HHF 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>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	528
<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	15	425
4	% of Total Number of Applications	N/A	68.77%
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	14	144
10	% of Total Number of Applications	N/A	23.30%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	49
13	% of Total Number of Applications	N/A	7.93%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	618
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	14
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	844	839
20	Median 1st Lien Housing Payment After Assistance	622	621
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	100993	103302
24	Median 1st Lien UPB After Program Entry	90250	93164
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	19589	26431
28	Median Assistance Amount	35869	36643
29	<b>Assistance Characteristics</b>		
30	Assistance Provided to Date	\$500,481	\$15,733,488
31	<b>Other Characteristics</b>		
32	<i>Current</i>		
33	Number	15	425
34	%	100.00%	100.00%
35	<i>Delinquent (30+)</i>		
36	Number		0
37	%	0.00%	0.00%
38	<i>Delinquent (60+)</i>		
39	Number		0
40	%	0.00%	0.00%
41	<i>Delinquent (90+)</i>		
42	Number		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%	46.67%	40.94%
47	120%-139%	40.00%	36.71%
48	140%-159%	13.33%	12.24%
49	>=160%	0.00%	10.12%
50	<b>Borrower Income (\$)</b>		
51	Above \$90,000	0.00%	2.12%
52	\$70,000- \$89,000	20.00%	23.06%
53	\$50,000- \$69,000	53.33%	43.29%
54	Below \$50,000	26.67%	31.53%
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	15	425

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program			
		QTD	Cumulative
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	15	425
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	15	425
80	%	100.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

Illinois			
HHF Performance Data Reporting- Program Performance Blight Reduction Program			
		QTD	Cumulative
1	<b>Program Evaluation</b>		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	7	193
4	% of Total Number of Submissions	N/A	34.77%
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	0	159
10	% of Total Number of Submissions	N/A	28.65%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	203
13	% of Total Number of Submissions	N/A	36.58%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	555
16	<b>Program Characteristics</b>		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$220,444	\$4,950,733
19	Median Assistance Spent on Acquisition	\$4,383	\$4,383
20	Median Assistance Spent on Demolition	\$14,264	\$15,496
21	Median Assistance Spent on Greening	\$1,450	\$1,250
22	Total Assistance Reserved	N/A	\$4,999,267
23	<b>Geographic Breakdown (by city/county)</b>		
24	<i>Approved/Funded Number of Structures</i>		
25	Aurora	0	1
26	Centralia	0	5
27	Chicago Heights	0	12
28	Chicago	0	10
29	Freeport	0	21
30	Joliet	0	13
31	Moline	0	6
32	Ottawa	0	9
33	Park Forest	0	11
34	Peoria	0	3
35	Riverdale	0	10
36	Rock Island	0	10
37	Round Lake Beach	0	3
38	Springfield	0	7
	Sterling	0	13
	Urbana	0	16
	Rockford	7	43
Line 22 - In Q2 2018, Total Assistance Reserved was calculated as in process BRP units multiplied by max assistance of \$35,000 per unit. Q3 2018 is calculated as Total Program Allocation (\$9,950,000) minus Total Assistance Provided to represent the remaining allocated funds.			

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	1,072	12,988
4	% of Total Number of Submissions	N/A	79.19%
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	159	1,843
10	% of Total Number of Submissions	N/A	11.24%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1,571
13	% of Total Number of Submissions	N/A	9.58%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	16,402
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	33
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	\$134,900	\$129,000
20	Median Credit Score	701	701
21	Median DTI	33.90%	33.91%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$8,040,000	\$97,410,000
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	1.31%	0.84%
27	\$70,000- \$89,000	14.09%	11.45%
28	\$50,000- \$69,000	37.22%	36.45%
29	Below \$50,000	47.39%	51.26%
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	3	31
34	Asian	17	241
35	Black or African American	207	2,191
36	Native Hawaiian or other Pacific Islander	0	25
37	White	712	8,999
38	Information not provided by borrower	133	1,501
39	<b>Ethnicity</b>		
40	Hispanic or Latino	255	3,627
41	Not Hispanic or Latino	817	9,361
42	Information not provided by borrower	0	0
43	<b>Sex</b>		
44	Male	604	7,573
45	Female	468	5,415
46	Information not provided by borrower	0	0
47	<b>Co-Borrower</b>		
48	<b>Race</b>		
49	American Indian or Alaskan Native	0	5
50	Asian	7	75
51	Black or African American	19	159
52	Native Hawaiian or other Pacific Islander	0	5
53	White	156	1,798
54	Information not provided by borrower	40	341
55	<b>Ethnicity</b>		
56	Hispanic or Latino	73	802
57	Not Hispanic or Latino	149	1,581
58	Information not provided by borrower	0	0
59	<b>Sex</b>		
60	Male	56	580
61	Female	164	1,755
62	Information not provided by borrower	2	48
63	<b>Geographic Breakdown (by Targeted Area)</b>		
64	Boone	23	218
65	Cook	463	6,189
66	DeKalb	33	287
67	Fulton	9	97
68	Kane	75	1,059
69	Marion	11	103
70	McHenry	63	889
71	St. Clair	56	609
72	Will	105	1,545
73	Winnebago	234	1,992
<p>Line 23: There is a \$7,500 difference between the QPR and QFR for the Quarter and a \$15,000 cumulatively. There is a repurchased loan that was reported as an HHF DPA. However it was classified as a non-HHF DPA in Finance's wire instructions. Clarification is needed from Finance to determine if the loan designation will be changed on the reporting or financial side. We are reviewing the additional \$7,500 difference in the cumulative amount to determine if changes are needed on the reporting or the financial side.</p> <p>Line 44/46: Previous reports listed 5 cumulative borrowers as "information not provided", Q3 2018 data lists them as "male"</p>			



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

##### Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who-received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a 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 liens (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.
<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 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.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:</b>		
<b>Program Completion/ Transition</b>		
	<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.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs</b>		
<b>Program Intake/Evaluation</b>		
	<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 decisioned. 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 decisioned 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.
<b>Program Characteristics</b>		
	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 decisioned and new applications are submitted for review. This should be reported in the Cumulative column only.
<b>Geographic Breakdown (by City/County)</b>		
	Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs</b>		
<b>Program Intake/Evaluation</b>		

<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.