



ILLINOIS Q4 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	1,658	34,915
3	Number of Unique Borrowers Denied Assistance	143	5,443
4	Number of Unique Borrowers Withdrawn from Program	323	5,411
5	Number of Unique Borrowers in Process	N/A	2,122
6	Total Number of Unique Borrower Applicants	N/A	47,891
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$26,633,490	\$589,115,380
9	Total Spent on Administrative Support, Outreach, and Counseling	\$2,151,270	\$62,177,991
10	Geographic Breakdown (by county)		
11	Adams	0	59
12	Alexander	0	6
13	Bond	0	13
14	Boone	31	348
15	Brown	0	2
16	Bureau	0	32
17	Calhoun	0	2
18	Carroll	0	5
19	Cass	0	9
20	Champaign	5	110
21	Christian	2	40
22	Clark	0	13
23	Clay	1	14
24	Clinton	0	20
25	Coles	5	33
26	Cook	742	17,498
27	Crawford	0	9
28	Cumberland	3	14
29	De Witt	0	6
30	DeKalb	34	421
31	Douglas	1	13
32	DuPage	29	1,239
33	Edgar	0	12
34	Edwards	0	3
35	Effingham	1	27
36	Fayette	0	26
37	Ford	0	6
38	Franklin	1	25
39	Fulton	11	121
40	Gallatin	0	2
41	Greene	2	9
42	Grundy	2	96
43	Hamilton	0	0
44	Hancock	0	5
45	Hardin	0	1
46	Henderson	0	5
47	Henry	3	31
48	Iroquois	0	16
49	Jackson	0	24
50	Jasper	0	11
51	Jefferson	1	25
52	Jersey	2	21
53	Jo Daviess	2	12
54	Johnson	0	1
55	Kane	100	1,771
56	Kankakee	3	154
57	Kendall	4	242
58	Knox	0	27
59	La Salle	1	124
60	Lake	15	915
61	Lawrence	0	11
62	Lee	0	41
63	Livingston	0	19
64	Logan	0	13
65	Macon	2	90
66	Macoupin	3	46

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
67	Madison	7	346
68	Marion	15	143
69	Marshall	0	6
70	Mason	0	11
71	Massac	1	5
72	McDonough	0	13
73	McHenry	96	1,839
74	McLean	2	102
75	Menard	1	11
76	Mercer	0	11
77	Monroe	0	16
78	Montgomery	0	40
79	Morgan	0	26
80	Moultrie	0	10
81	Ogle	1	66
82	Peoria	3	230
83	Perry	2	14
84	Piatt	0	10
85	Pike	0	12
86	Pope	0	1
87	Pulaski	0	4
88	Putnam	0	2
89	Randolph	1	20
90	Richland	1	16
91	Rock Island	0	133
92	Saline	0	13
93	Sangamon	8	289
94	Schuyler	0	1
95	Scott	1	4
96	Shelby	0	22
97	St. Clair	83	1,043
98	Stark	0	5
99	Stephenson	1	61
100	Tazewell	6	117
101	Union	0	6
102	Vermilion	0	42
103	Wabash	1	5
104	Warren	0	7
105	Washington	0	5
106	Wayne	0	4
107	White	0	8
108	Whiteside	2	52
109	Will	131	3,333
110	Williamson	2	45
111	Winnebago	287	2,911
112	Woodford	0	17
113	Home Mortgage Disclosure Act (HMDA)		
114	Borrower		
115	Race		
116	American Indian or Alaskan Native	7	137
117	Asian	36	635
118	Black or African American	424	9,639
119	Native Hawaiian or other Pacific Islander	0	49
120	White	1012	20,819
121	Information not provided by borrower	179	3,636
122	Ethnicity		
123	Hispanic or Latino	357	6828
124	Not Hispanic or Latino	1282	26083
125	Information not provided by borrower	19	2004
126	Sex		
127	Male	862	17,861
128	Female	796	17,004
129	Information not provided by borrower	0	50
130	Co-Borrower		
131	Race		
132	American Indian or Alaskan Native	0	41
133	Asian	16	300
134	Black or African American	43	1,431
135	Native Hawaiian or other Pacific Islander	0	19
136	White	280	6,383
137	Information not provided by borrower	43	1,059
138	Ethnicity		
139	Hispanic or Latino	90	2,109
140	Not Hispanic or Latino	290	7,073
141	Information not provided by borrower	2	51
142	Sex		
143	Male	108	2,385
144	Female	265	6,773
145	Information not provided by borrower	9	75

Line 6 - Cumulative unique adjusted by 8 (see footnotes for HELP2, MRP, DPA) due to data discrepancies and by 2 for DPA (see footnote in DPA tab)

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	13,442
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	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	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	2.72%
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	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	413	6,342
4	% of Total Number of Applications	N/A	66.58%
5	<i>Denied</i>		
6	Number of Borrowers Denied	125	1,092
7	% of Total Number of Applications	N/A	11.46%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	170	1,079
10	% of Total Number of Applications	N/A	11.33%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1,012
13	% of Total Number of Applications	N/A	10.62%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	9,525
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	6	51
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	\$ 1,133	\$ 1,108
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	11
22	Median Assistance Amount	\$ 10,005	\$ 17,594
23	Assistance Characteristics		
24	Assistance Provided to Date	\$15,032,998	\$120,517,725
25	Other Characteristics		
26	<i>Current</i>		
27	Number	67	1,180
28	%	16.22%	18.61%
29	<i>Delinquent (30+)</i>		
30	Number	60	917
31	%	14.53%	14.46%
32	<i>Delinquent (60+)</i>		
33	Number	38	666
34	%	9.20%	10.50%
35	<i>Delinquent (90+)</i>		
36	Number	248	3,579
37	%	60.05%	56.43%
38	Borrower Income (\$)		
39	Above \$90,000	2.42%	0.73%
40	\$70,000- \$89,000	3.15%	3.44%
41	\$50,000- \$69,000	9.69%	9.56%
42	Below \$50,000	84.75%	86.28%
43	Hardship		
44	Unemployment	176	2,660
45	Underemployment	76	1,508
46	Divorce	14	204
47	Medical Condition	115	1,419
48	Death	13	280
49	Other	19	271

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	773	4,445
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	18	37
58	%	2.33%	0.83%
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%	0.09%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	81	1,017
74	%	10.48%	22.88%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	674	3,387
77	%	87.19%	76.20%
<p>Line 16 - cumulative borrowers participating in other programs increased by 8 due to data discrepancy</p> <p>Lines 26/35 - cumulative current borrowers went down from by 217 from Q3 to Q4 2018, due to RMA borrowers being listed as "current" instead of "90+"</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	1
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
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		25	450
% of Total Number of Applications		N/A	70.53%
<i>Denied</i>			
Number of Borrowers Denied		0	0
% of Total Number of Applications		N/A	0.00%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		6	150
% of Total Number of Applications		N/A	23.51%
<i>In Process</i>			
Number of Borrowers In Process		N/A	38
% of Total Number of Applications		N/A	5.96%
<i>Total</i>			
Total Number of Borrowers Applied		N/A	638
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	15
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		\$ 848.00	\$ 991.50
Median 1st Lien Housing Payment After Assistance		\$ 697.35	\$ 766.45
Median 2nd Lien Housing Payment Before Assistance		\$ -	\$ -
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		\$ 104,994.35	\$ 120,451.07
Median 1st Lien UPB After Program Entry		\$ 81,000.00	\$ 95,000.00
Median 2nd Lien UPB Before Program Entry		\$ -	\$ -
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		\$ 24,591.04	\$ 31,286.51
Median Assistance Amount		\$ 32,851.00	\$ 36,390.00
Assistance Characteristics			
Assistance Provided to Date		\$872,765	\$16,606,253
Other Characteristics			
<i>Current</i>			
Number		25	450
%		100.00%	100.00%
<i>Delinquent (30+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (60+)</i>			
Number		0	0
%		0.00%	0.00%
<i>Delinquent (90+)</i>			
Number		0	0
%		0.00%	0.00%
Current Combined Loan to Value Ratio (CLTV)			
<100%		0.00%	0.00%
100%-119%		52.00%	41.56%
120%-139%		12.00%	35.33%
140%-159%		8.00%	12.00%
>=160%		28.00%	11.11%

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program			
		QTD	Cumulative
Borrower Income (\$)			
	Above \$90,000	4.00%	2.22%
	\$70,000- \$89,000	32.00%	23.56%
	\$50,000- \$69,000	20.00%	42.00%
	Below \$50,000	44.00%	32.22%
Hardship			
	Unemployment	0	0
	Underemployment	0	0
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	25	450
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	25	450
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	25	450
	%	100.00%	100.00%
<i>Reinstatement/Current/Payoff</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
	Number	N/A	N/A
	%	N/A	N/A

Illinois			
HHF Performance Data Reporting- Program Performance Blight Reduction Program			
		QTD	Cumulative
1	Program Evaluation		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	55	248
4	% of Total Number of Submissions	N/A	40.99%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	0	159
10	% of Total Number of Submissions	N/A	26.28%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	198
13	% of Total Number of Submissions	N/A	32.73%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	605
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$1,525,227.32	\$6,470,788
19	Median Assistance Spent on Acquisition	\$6,144	\$4,874
20	Median Assistance Spent on Demolition	\$12,500	\$14,815
21	Median Assistance Spent on Greening	800	\$1,000
22	Total Assistance Reserved	N/A	\$3,479,212
23	Geographic Breakdown (by city/county)		
24	<i>Approved/Funded Number of Structures</i>		
25	Aurora	3	4
26	Centralia	6	11
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	12	23
34	Peoria	0	3
35	Riverdale	4	14
36	Rock Island	0	10
37	Round Lake Beach	6	9
38	Springfield	0	7
	Sterling	0	13
	Urbana	0	16
	Macomb	11	11
	Rockford	13	56

Line 18: The \$5,173 quarter over quarter discrepancy in Total Assistance Provided is due to reimbursements received from BRP partners for previously funded ineligible expenses per 2018 Treasury Audit of IL HHF.

Illinois			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Down Payment Assistance Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	1,227	14,213
4	% of Total Number of Submissions	N/A	82.30%
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	147	1,984
10	% of Total Number of Submissions	N/A	11.49%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	1,072
13	% of Total Number of Submissions	N/A	6.21%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	17,269
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	46
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	\$131,999	\$134,000
20	Median Credit Score	696	702
21	Median DTI	33.50%	33.83%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$9,202,500	\$106,597,500
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	2.28%	0.96%
27	\$70,000- \$89,000	15.89%	11.83%
28	\$50,000- \$69,000	35.45%	36.35%
29	Below \$50,000	46.37%	50.85%
30	Home Mortgage Disclosure Act (HMDA)		

Illinois			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund Down Payment Assistance Program			
		QTD	Cumulative
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	4	35
34	Asian	23	264
35	Black or African American	271	2,462
36	Native Hawaiian or other Pacific Islander	0	25
37	White	778	9,775
38	Information not provided by borrower	151	1,652
39	Ethnicity		
40	Hispanic or Latino	310	3,937
41	Not Hispanic or Latino	917	10,276
42	Information not provided by borrower	0	0
43	Sex		
44	Male	668	8,239
45	Female	559	5,974
46	Information not provided by borrower	0	0
47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	5
50	Asian	6	81
51	Black or African American	19	178
52	Native Hawaiian or other Pacific Islander	0	5
53	White	172	1,970
54	Information not provided by borrower	35	376
55	Ethnicity		
56	Hispanic or Latino	70	872
57	Not Hispanic or Latino	162	1,743
58	Information not provided by borrower	0	0
59	Sex		
60	Male	71	651
61	Female	152	1,907
62	Information not provided by borrower	9	57
63	Geographic Breakdown (by Targeted Area)		
64	Boone	28	246
65	Cook	529	6,717
66	DeKalb	34	321
67	Fulton	11	108
68	Kane	86	1,145
69	Marion	15	118
70	McHenry	81	970
71	St. Clair	72	681
72	Will	99	1,644
73	Winnebago	272	2,263
Line 3 & Line 23 - Q3 2018 discrepancy resolved, cumulative borrowers adjusted down by two resulting in \$15,000 removed from cumulative total assistance provided.			
Line 16 - Cumulative borrowers participating in other programs increased by 7 due to data discrepancy			

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.e., 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
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
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.
Re-employed/ Regain Appropriate Employment Level	
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.
Reinstatement/Current/Payoff	
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.
Other	
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 refinancing), 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

Deed-in-Lieu	
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.
Short Sale	
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

Loan Modification Program	
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.
Reinstatement/Current/Payoff	
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.
Other	
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 refinancing), 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.
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.