



### **ILLINOIS Q4 2019**

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	1,102	39,800
3	Number of Unique Borrowers Denied Assistance	58	5,922
4	Number of Unique Borrowers Withdrawn from Program	149	6,245
5	Number of Unique Borrowers in Process	N/A	991
6	Total Number of Unique Borrower Applicants	N/A	52,958
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$16,788,509	\$658,779,311
9	Total Spent on Administrative Support, Outreach, and Counseling	\$2,097,557	\$69,907,556
10	<b>Geographic Breakdown (by county)</b>		
11	Adams	0	60
12	Alexander	0	6
13	Bond	0	14
14	Boone	3	377
15	Brown	0	2
16	Bureau	0	32
17	Calhoun	0	2
18	Carroll	0	5
19	Cass	0	10
20	Champaign	2	129
21	Christian	0	43
22	Clark	0	14
23	Clay	0	14
24	Clinton	0	22
25	Coles	0	40
26	Cook	693	20,154
27	Crawford	0	11
28	Cumberland	1	17
29	De Witt	0	6
30	DeKalb	2	457
31	Douglas	0	16
32	DuPage	10	1,361
33	Edgar	1	13
34	Edwards	0	4
35	Effingham	0	31
36	Fayette	0	26
37	Ford	0	7
38	Franklin	0	29
39	Fulton	0	137
40	Gallatin	0	3
41	Greene	0	9
42	Grundy	0	101
43	Hamilton	0	0
44	Hancock	0	5
45	Hardin	0	1
46	Henderson	0	5
47	Henry	2	39
48	Iroquois	0	22
49	Jackson	0	30
50	Jasper	0	11
51	Jefferson	0	26
52	Jersey	0	24
53	Jo Daviess	0	12
54	Johnson	0	2
55	Kane	9	1,903
56	Kankakee	2	166
57	Kendall	1	259
58	Knox	0	31
59	La Salle	3	135
60	Lake	22	1,016
61	Lawrence	0	12
62	Lee	0	42
63	Livingston	1	20
64	Logan	3	20
65	Macon	2	102
66	Macoupin	1	51

Illinois			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
67	Madison	0	379
68	Marion	16	187
69	Marshall	0	6
70	Mason	0	11
71	Massac	0	5
72	McDonough	0	14
73	McHenry	4	1,967
74	McLean	2	118
75	Menard	0	12
76	Mercer	0	12
77	Monroe	0	16
78	Montgomery	0	41
79	Morgan	0	27
80	Moultrie	1	11
81	Ogle	0	73
82	Peoria	0	254
83	Perry	0	15
84	Piatt	0	11
85	Pike	0	12
86	Pope	0	1
87	Pulaski	0	4
88	Putnam	0	2
89	Randolph	0	24
90	Richland	1	19
91	Rock Island	2	141
92	Saline	0	13
93	Sangamon	7	315
94	Schuyler	0	1
95	Scott	0	4
96	Shelby	0	24
97	St. Clair	51	1,272
98	Stark	0	6
99	Stephenson	0	63
100	Tazewell	4	142
101	Union	1	11
102	Vermilion	0	46
103	Wabash	0	5
104	Warren	0	7
105	Washington	0	6
106	Wayne	0	5
107	White	0	8
108	Whiteside	0	56
109	Will	22	3,567
110	Williamson	1	49
111	Winnebago	232	3,732
112	Woodford	0	20
113	<b>Home Mortgage Disclosure Act (HMDA)</b>		
114	<b>Borrower</b>		
115	<b>Race</b>		
116	American Indian or Alaskan Native	4	159
117	Asian	19	729
118	Black or African American	369	11,216
119	Native Hawaiian or other Pacific Islander	1	52
120	White	594	23,458
121	Information not provided by borrower	115	4,186
122	<b>Ethnicity</b>		
123	Hispanic or Latino	212	7801
124	Not Hispanic or Latino	863	29872
125	Information not provided by borrower	27	2127
126	<b>Sex</b>		
127	Male	518	20,178
128	Female	584	19,572
129	Information not provided by borrower	0	50
130	<b>Co-Borrower</b>		
131	<b>Race</b>		
132	American Indian or Alaskan Native	1	46
133	Asian	8	327
134	Black or African American	48	1665
135	Native Hawaiian or other Pacific Islander	1	20
136	White	158	7118
137	Information not provided by borrower	30	1204
138	<b>Ethnicity</b>		
139	Hispanic or Latino	67	2392
140	Not Hispanic or Latino	179	7937
141	Information not provided by borrower	0	51
142	<b>Sex</b>		
143	Male	79	2731
144	Female	163	7553
145	Information not provided by borrower	4	96

Lines 26, 118, 120, 123, 124, 127, 128, 136, 140, 144: quarter over quarter discrepancies due to QTD duplicate borrowers being removed from cumulative count.

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	120
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%

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
38	<b>Program Outcomes</b>		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	13,442
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	286	8,268
4	% of Total Number of Applications	N/A	73.05%
5	<i>Denied</i>		
6	Number of Borrowers Denied	58	1,571
7	% of Total Number of Applications	N/A	13.88%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	27	1,475
10	% of Total Number of Applications	N/A	13.03%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	5
13	% of Total Number of Applications	N/A	0.04%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	11,319
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	7	93
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$ 1,182	\$ 1,123
20	Median 1st Lien Housing Payment After Assistance	\$ -	\$ -
21	Median Length of Time Borrower Receives Assistance	N/A	12
22	Median Assistance Amount	\$ 9,366	\$ 18,347
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$9,386,688	\$162,434,398
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	70	1,513
28	%	24.48%	18.30%
29	<i>Delinquent (30+)</i>		
30	Number	38	1,148
31	%	13.29%	13.88%
32	<i>Delinquent (60+)</i>		
33	Number	31	910
34	%	10.84%	11.01%
35	<i>Delinquent (90+)</i>		
36	Number	147	4,697
37	%	51.40%	56.81%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	1.75%	0.85%
40	\$70,000- \$89,000	3.85%	3.52%
41	\$50,000- \$69,000	12.24%	9.66%
42	Below \$50,000	82.17%	85.97%
43	<b>Hardship</b>		
44	Unemployment	120	3,511
45	Underemployment	50	1,829
46	Divorce	11	291
47	Medical Condition	71	1,895
48	Death	23	403
49	Other	11	339

Illinois			
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Homeowner Emergency Loan Program			
		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	379	6,771
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	4	66
58	%	1.06%	0.97%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	0
64	%	0.00%	0.00%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	4
71	%	0.00%	0.06%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	49	1,352
74	%	12.93%	19.97%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	326	5,349
77	%	86.02%	79.00%
Line 12: Adjusted to show actual in process number rather than calculated in process number as the program is in the final wind down.			
Line 16: Cumulative adjustment of one due to data processing error in Q3 2019			

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	1
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%

# Illinois

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

	QTD	Cumulative
<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%

Illinois		
HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program		
	QTD	Cumulative
<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%

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance Hardest Hit Fund Home Preservation Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		9	514
% of Total Number of Applications		N/A	73.32%
<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		4	172
% of Total Number of Applications		N/A	24.54%
<i>In Process</i>			
Number of Borrowers In Process		N/A	15
% of Total Number of Applications		N/A	2.14%
<i>Total</i>			
Total Number of Borrowers Applied		N/A	701
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	19
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		\$ 1,058.00	\$ 993.00
Median 1st Lien Housing Payment After Assistance		\$ 749.39	\$ 767.64
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		\$ 130,269.87	\$ 120,451.07
Median 1st Lien UPB After Program Entry		\$ 90,000.00	\$ 94,751.00
Median 2nd Lien UPB Before Program Entry		\$ -	\$ -
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness		\$ 36,499.32	\$ 31,433.48
Median Assistance Amount		\$ 42,340.00	\$ 37,293.00
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$378,571	\$19,068,792
<b>Other Characteristics</b>			
<i>Current</i>			
Number		9	514
%		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%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		0.00%	0.00%
100%-119%		22.22%	41.63%
120%-139%		44.44%	36.38%
140%-159%		22.22%	11.48%
>=160%		11.11%	10.51%

<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>Borrower Income (\$)</b>			
	Above \$90,000	0.00%	2.92%
	\$70,000- \$89,000	33.33%	24.51%
	\$50,000- \$69,000	33.33%	39.69%
	Below \$50,000	33.33%	32.88%
<b>Hardship</b>			
	Unemployment	0	0
	Underemployment	0	0
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	9	514
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	9	514
<b>Alternative Outcomes</b>			
	<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%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	9	514
	%	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	<b>Program Evaluation</b>		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	37	394
4	% of Total Number of Submissions	N/A	53.10%
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	335
10	% of Total Number of Submissions	N/A	45.15%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	13
13	% of Total Number of Submissions	N/A	1.75%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	742
16	<b>Program Characteristics</b>		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$ 918,250	\$ 9,705,506
19	Median Assistance Spent on Acquisition	\$ 6,924	\$ 5,286
20	Median Assistance Spent on Demolition	\$ 12,015	\$ 13,118
21	Median Assistance Spent on Greening	\$ 1,000	\$ 1,000
22	Total Assistance Reserved	N/A	\$ 244,494
23	<b>Geographic Breakdown (by city/county)</b>		
24	<i>Approved/Funded Number of Structures</i>		
25	Aurora	0	4
26	Centralia	0	21
27	Chicago Heights	0	32
28	Chicago	0	10
29	Freeport	17	39
30	Joliet	0	40
31	Moline	0	6
32	Ottawa	0	9
33	Park Forest	0	23
34	Peoria	20	23
35	Riverdale	0	14
36	Rock Island	0	10
37	Round Lake Beach	0	18
38	Springfield	0	12
39	Sterling	0	13
40	Urbana	0	16
41	Macomb	0	12
42	Rockford	0	92
Line 18: quarter over quarter discrepancy of \$890 due to an adjustment made to Q3 2019 activity.			

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Hardest Hit Fund Down Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	814	17,154
4	% of Total Number of Submissions	N/A	83.58%
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	118	2,400
10	% of Total Number of Submissions	N/A	11.69%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	971
13	% of Total Number of Submissions	N/A	4.73%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	20,525
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	8	88
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	\$135,003	\$133,500
20	Median Credit Score	698	700
21	Median DTI	35.10%	33.96%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$6,105,000	\$128,647,500
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	4.55%	1.43%
27	\$70,000- \$89,000	16.46%	12.46%
28	\$50,000- \$69,000	29.61%	35.67%
29	Below \$50,000	49.39%	50.44%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		

<b>Illinois</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>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	2	40
34	Asian	15	320
35	Black or African American	262	3324
36	Native Hawaiian or other Pacific Islander	1	26
37	White	444	11417
38	Information not provided by borrower	90	2027
39	<b>Ethnicity</b>		
40	Hispanic or Latino	168	4637
41	Not Hispanic or Latino	646	12517
42	Information not provided by borrower	0	0
43	<b>Sex</b>		
44	Male	412	9784
45	Female	402	7370
46	Information not provided by borrower	0	0
47	<b>Co-Borrower</b>		
48	<b>Race</b>		
49	American Indian or Alaskan Native	1	6
50	Asian	6	91
51	Black or African American	29	268
52	Native Hawaiian or other Pacific Islander	0	5
53	White	97	2305
54	Information not provided by borrower	24	468
55	<b>Ethnicity</b>		
56	Hispanic or Latino	46	1033
57	Not Hispanic or Latino	111	2110
58	Information not provided by borrower	0	0
59	<b>Sex</b>		
60	Male	43	798
61	Female	110	2270
62	Information not provided by borrower	4	75
63	<b>Geographic Breakdown (by Targeted Area)</b>		
64	Boone	0	265
65	Cook	518	8361
66	DeKalb	0	351
67	Fulton	0	123
68	Kane	0	1209
69	Marion	16	161
70	McHenry	0	1037
71	St. Clair	51	871
72	Will	0	1726
73	Winnebago	229	3050
Line 16: Cumulative adjustment of one due to data processing error in Q3 2019			



<b>Data Dictionary</b>		
<b>HFA Performance Data Reporting - Borrower Characteristics</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Programs:</b>		
<b>Unique Borrower Count</b>		
Number of Unique Borrowers Receiving Assistance		Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance		Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program		Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process		Total number of <b>unique</b> borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants		Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.
<b>Program Expenditures</b>		
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).
<b>Geographic Breakdown (by County)</b>		
All Categories		Number of aggregate borrowers assisted in each county listed.
<b>Home Mortgage Disclosure Act (HMDA)</b>		
<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.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:</b>		
<b>Program Intake/Evaluation</b>		
<b>Approved</b>		
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.
<b>Denied</b>		
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.
<b>Withdrawn</b>		
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.
<b>In Process</b>		
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.
<b>Total</b>		
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).
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
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.
<b>Assistance Characteristics</b>		
Assistance Provided		Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
<b>Other Characteristics</b>		
<b>Current</b>		
Number		Number of borrowers current at the time of application.
%		Number of current borrowers divided by the total number of approved applicants.
<b>Delinquent (30+)</b>		
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.
<b>Delinquent (60+)</b>		
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.

<b>Delinquent (90+)</b>		
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 nearest hundredth.	
<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>		
<b>Foreclosure Sale</b>		
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.	
<b>Cancelled</b>		
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 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 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>		
<b>Deed-in-Lieu</b>		
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.	
<b>Short Sale</b>		
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>		
<b>Loan Modification Program</b>		
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.	
<b>Re-employed/ Regain Appropriate Employment Level</b>		
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.	
<b>Reinstatement/Current/Payoff</b>		
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.	
<b>Other</b>		
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>		
<b>Deed-in-Lieu</b>		
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.	
<b>Short Sale</b>		
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>		

<b>Loan Modification Program</b>	
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.
<b>Re-employed/ Regain Appropriate Employment Level</b>	
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.
<b>Reinstatement/Current/Payoff</b>	
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.
<b>Other</b>	
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**

<b>Deed-in-Lieu</b>	
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.
<b>Short Sale</b>	
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**

<b>Loan Modification Program</b>	
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.
<b>Reinstatement/Current/Payoff</b>	
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.
<b>Other</b>	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

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

**Program Characteristics (For All Approved Applicants)**

**General Characteristics**

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

**Current Combined Loan to Value Ratio (CLTV)**

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

**Alternative Outcomes**

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

**Program Completion/ Transition**

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

**HFA Performance Data Reporting - Program Performance**

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

**Program Completion/ Transition**

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

**HFA Performance Data Reporting - Program Performance**

The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

**Program Intake/Evaluation**

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been 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.

**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 decisioned 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**

<i>Funded</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.

% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<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).
<b>Program Characteristics</b>	
<i>Loan Characteristics at Origination</i>	
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).
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
<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 nearest hundredth.
<b>Home Mortgage Disclosure Act (HMDA)</b>	
<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.
<b>Geographic Breakdown (by County)</b>	
All Categories	Number of aggregate borrowers assisted in each county listed.
<b>HFA Performance Data Reporting - Program Notes</b>	
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.