

STRONG Homes Loans
Approved and Closed Loans
January 1, 2015 - April 24, 2015

Prepared: 5/4/2015

Address	Status	Payback Terms (months)	Payback Loan Amount	Ald. Dist.
4207 N 15TH ST	Loan Closed	60	\$7,013	1
2932 W BOBOLINK AV	Loan Closed	120	\$7,350	1
5718 N 74TH ST	Loan Closed	36	\$5,276	2
1147 E KANE PL	Loan Approved	36	\$5,360	3
926 N 34TH ST	Loan Approved	Deferred	\$14,721	4
3029-3031 W JUNEAU AV	Loan Approved	60	\$15,000	4
3847 N 24TH ST	Loan Closed	36	\$6,788	6
3336-3338 N 16TH ST	Loan Closed	60	\$10,966	6
2945 N PALMER ST	Loan Closed	60	\$14,805	6
3815 N 3RD ST	Loan Closed	60	\$4,935	6
2218 W AUER AV	Loan Approved	120	\$13,314	7
2969 N 26TH ST	Loan Closed	Deferred	\$15,000	7
4515 N 44TH ST	Loan Closed	36	\$1,969	7
2751 N CARLTON PL	Loan Approved	120	\$6,300	10
2733 S 48TH ST	Loan Closed	Deferred	\$8,539	11
1874 W WINDLAKE AV	Loan Closed	120	\$7,009	12
3331 S BURRELL ST	Loan Approved	120	\$11,970	14
2100-2102 N 29TH ST	Loan Approved	120	\$13,309	15
1416-1418 W CLARKE ST	Loan Closed	Deferred	\$9,225	15
2666 N 36TH ST	Loan Closed	120	\$10,428	15

Applicant Income Breakdown:

11 households < 80% area median income (< \$58,650 for a family of four)

9 households 80%-120% area median income (\$58,650-\$87,960 for a family of four)

Minority-owned Contracting Firms: Over 55% of contractual dollars approved and awarded

Default rate is not available since most loans recently closed

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Applications in Process by Aldermanic District
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<u>District #</u>	<u>Council Member</u>	<u>Applications in Process</u>
District 1	Alderman Hamilton	25
District 2	Alderman Davis	11
District 3	Alderman Kovac	3
District 4	Alderman Bauman	2
District 5	Alderman Bohl	6
District 6	Alderwoman Coggs	18
District 7	Alderman Wade	14
District 8	Alderman Donovan	12
District 9	Alderman Puente	3
District 10	President Murphy	14
District 11	Alderman Dudzik	1
District 12	Alderman Perez	1
District 13	Alderman Witkowski	8
District 14	Alderman Zielinski	4
District 15	Alderman Stamper	18

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Breakdown of Denied Applications
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<u>Name</u>	<u>% of Denied Clients</u>	<u>Examples</u>
Non-Housing Credit Issues	31%	Active bankruptcy, outstanding judgments, credit delinquency
Property Tax Delinquency	14%	Delinquent on property taxes
Cannot Afford Loan Payment	11%	Household housing ratios exceed program limits
Non-responsive	11%	No response to multiple NIDC requests
Over Income	9%	Household over 120% AMI
Mortgage Payment Delinquency	8%	Late on mortgage payments
Other	16%	e.g. non-owner occupant, scope of work exceeds program limits

Property Tax Delinquency Breakdown:	<u>Years Delinquent</u>	<u>Amount Owed</u>
	1	\$797.24
	1	\$3,699.82
	1	\$4,091.93
	2	\$2,873.68
	2	\$3,364.43
	2	\$3,792.85
	2	\$4,100.68
	2	\$4,142.24
	2	\$4,372.24
	2	\$4,601.15
	2	\$5,331.10
	3	\$6,621.70