



**RSI**

# Illinois Foreclosure Mediation Program

## Participation & Outcomes

December 31, 2017

# Introduction

## **Background**

In 2013, the Illinois Attorney General granted funds to Dispute Resolution Institute, Resolution Systems Institute and the University of Illinois School of Law to develop and administer 10 court-referred foreclosure mediation programs throughout the state. Eight of those programs were in place as of December 31, 2017.

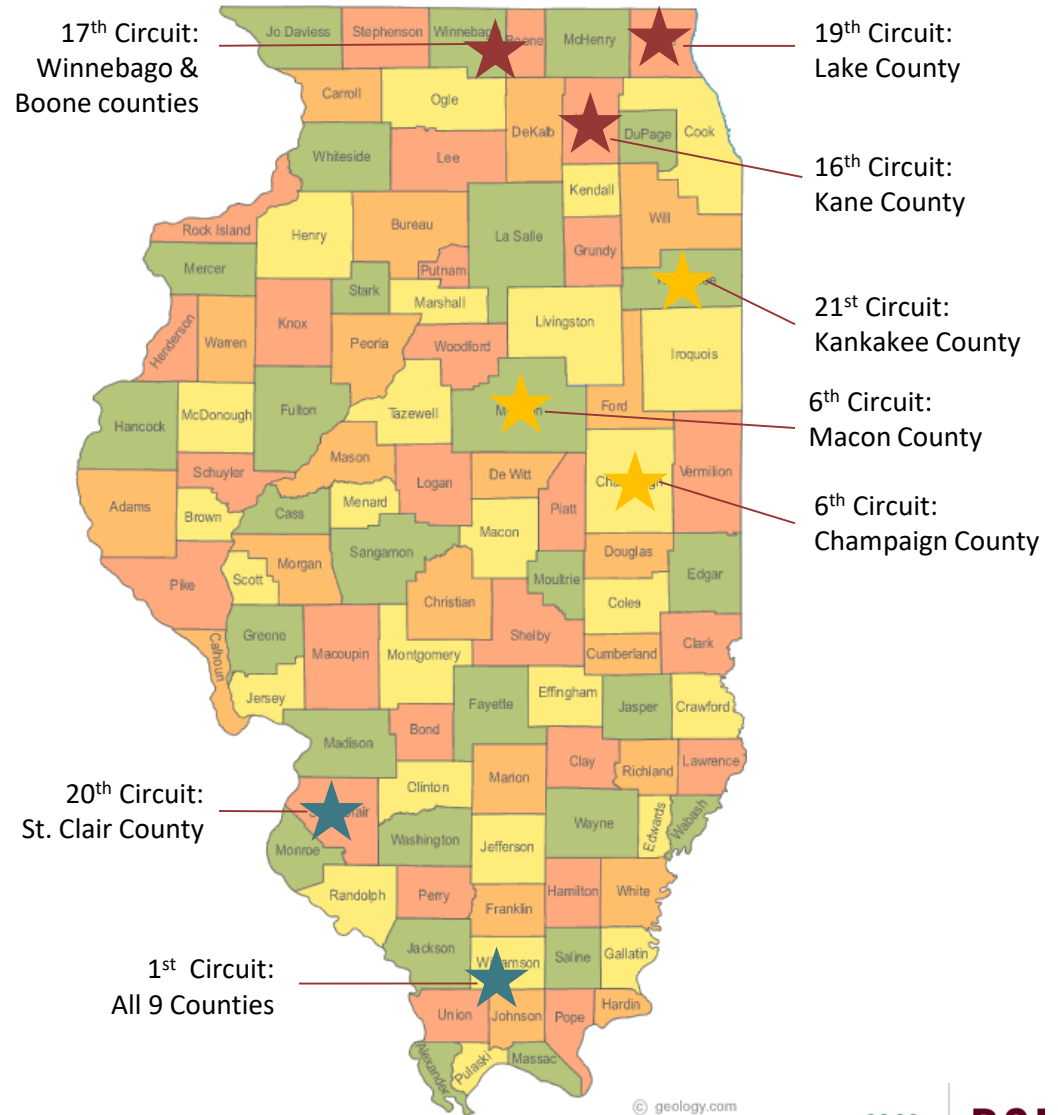
## **Program Design**

The eight programs employ seven different models. (See individual programs.) However, each has a two-part process: a pre-mediation service in which homeowners learn about their options and get help gathering required documents, and mediation itself.



# Program Sites

- ★ Dispute Resolution Institute  
*Partners:* Land of Lincoln Legal Assistance Foundation, Urban League of Metropolitan St. Louis, Beyond Housing
- ★ Resolution Systems Institute  
*Partners:* Joseph Corp (16<sup>th</sup>), Neighborhood Housing Services of the Fox Valley (16<sup>th</sup>), Northern Illinois University College of Law (16<sup>th</sup>), HomeStart (17<sup>th</sup>), Affordable Housing Corp of Lake County (19<sup>th</sup>), Consumer Credit Counseling Services of Northern Illinois (16<sup>th</sup> & 19<sup>th</sup>), Prairie State Legal Services (16<sup>th</sup>)
- ★ University of Illinois School of Law  
*Partners:* Land of Lincoln Assistance Foundation (6<sup>th</sup>), Prairie State Legal Services (21<sup>st</sup>), Community Service Council of Northern Will County (21<sup>st</sup>), Institute for Consumer Credit Education (21<sup>st</sup>), Foreclosure Mediation Services (21<sup>st</sup>)



# All Programs Overview

## Summary – Total for All Programs from Program Start

	Total	% of Foreclosures	
Foreclosures Filed	21,060		
Contacted/Referred to Program	5,951	28%	
Entered Program	4,320	21%	73% of cases contacted/ referred
Cases Closed	4,026	19%	93% of cases entering program
Homes Retained/TPP *	1,065	5%	26% of closed cases
Homes Voluntarily Relinquished	177	1%	4% of closed cases
No Agreement	904	4%	22% of closed cases
Homeowner Did Not Complete Program	1,808	9%	45% of closed cases

\*TPP refers to trial period plans, also known as a temporary loan modifications. In these plans, the lender agrees to modify the terms of the mortgage and the homeowner agrees to make payments for a short period of time (generally three months). If they make all the payments on time, the payment plan should be converted into a permanent loan modification.

# All Programs Overview

## Participation Since Program Start

Overall, homeowners who contact a program are likely to participate.

	Eligible Foreclosures Filed	Contacted Program/Referred (% of Foreclosures)		Entered (% of Referred)		Closed
1 <sup>st</sup> Circuit	423	407*	100%	258	64%	239
6th Circuit - Champaign	577	547*	100%	310	57%	282
6th Circuit - Macon	263	250*	100%	117	47%	90
16th Circuit	4,975	1,323	27%	1,126	85%	1,039
17th Circuit	3,992	855	21%	694	81%	656
19th Circuit	6,975	1,016	15%	783	77%	737
20th Circuit	2,882**	580	20%	470	81%	393
21st Circuit	973	973	100%	562	58%	590^

\*The difference between the number of homeowners contacted and the number of foreclosures in these programs is due to filings in which either the case was dismissed prior to mediation or the homeowner was deceased.

\*\*This is based on the court's estimate that 5% of foreclosures are commercial.

^The case filings program entries from prior to 2014 are not available. This has caused the number of closed cases to be greater than the number of cases that entered the program.



# All Programs Overview

## Case Outcomes Since Program Start

Generally, more than 1 in 5 homeowners who participate save their homes.

	# Closed Cases	% Retention/ Temporary Payment Plan (TPP)	% Relinquishment	% No Agreement	% Dropped Out of Program*
1 <sup>st</sup> Circuit	239	23%	5%	12%	59%
6 <sup>th</sup> Circuit – Champaign	282	26%	9%	18%	43%
6 <sup>th</sup> Circuit – Macon	90	19%	9%	24%	41%
16 <sup>th</sup> Circuit	1,039	24%	4%	28%	41%
17 <sup>th</sup> Circuit	656	31%	1%	14%	53%
19 <sup>th</sup> Circuit	737	25%	2%	23%	48%
20 <sup>th</sup> Circuit	393	32%	5%	32%	31%
21 <sup>st</sup> Circuit	590	28%	9%	21%	43%

\*Dropped out of program means that the homeowner entered the program but then either voluntarily withdrew or did not comply with the requirements.

\*\*In the 17<sup>th</sup> Circuit, the percentage of homeowners who dropped out of the program includes those who could not continue through the program by court rule because they did not have a viable retention option. This rule changed in September 2016.



**RSI**

# Individual Program Profiles

# 1<sup>st</sup> Judicial Circuit

## Overview – From Program Start

<b>Program Start Date</b>	April 1, 2016
<b>Entry Process</b> (mandatory appearance to initial intake conference, scheduled within 30-45 days of summons)	When the lender files an eligible foreclosure case, it selects a date for an Initial Intake Conference. To participate, homeowners appear for the conference.
<b>Pre-Mediation Process</b> (up to 3 pre-mediation sessions, with more per discretion of the program administrator)	The program administrator conducts the pre-mediation sessions, which both the homeowner and lender representative must attend, along with their counsel (the lender and their counsel may attend by phone). The exchange of documents continues during the pre-mediation sessions and may culminate in an agreement.
<b>Mediation Process</b> (mediation within 45 days of the last pre-mediation session)	If the pre-mediation process does not culminate in an agreement, the borrower or lender may recommend full mediation; the program administrator decides whether the case is appropriate.
<b>Closure</b>	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, or there is no agreement. The case remains open during the trial plan period.

### Status of Cases Through 12/31/17

Foreclosures Filed	423
Referred	407
Entered Program	258
Closed	239
Pending	19

### Outcomes of Closed Cases

Agreement: Retention	55
Agreement: Relinquishment	11
Other Agreement	3
No Agreement	28
Closed: Program Not Completed	142*

\*In 46 of these cases, the homeowner attended the intake session, but did not meet the criteria for eligibility.





# 1<sup>st</sup> Judicial Circuit Participation by Year

The participation rate rose significantly in 2017.

## PARTICIPATION

Year	Filed	Contacted*	Entered
2016	136	142	72
2017	287	265	186
<b>TOTAL</b>	<b>423</b>	<b>407</b>	<b>258</b>

\*16 homeowners were deceased and therefore could not be contacted..

## % OF ELIGIBLE FORECLOSURES

Year	Contacted %	Entered %
2016	100%	51%
2017	100%	70%
<b>TOTAL</b>	<b>100%</b>	<b>63%</b>

# 1<sup>st</sup> Judicial Circuit Participation by County

As with the other mandatory programs, the 1<sup>st</sup> Circuit has a high participation rate.

## PARTICIPATION

County	Cases Filed	Contacted*	Entered
Alexander	18	17	10
Jackson	77	79	52
Johnson	22	18	13
Massac	40	38	26
Pope	2	2	2
Pulaski	2	2	1
Saline	61	63	40
Union	36	33	21
Williamson	165	155	93
<b>TOTAL</b>	<b>423</b>	<b>407</b>	<b>258</b>

## % OF FORECLOSURES

County	Contacted %	Entered %
Alexander	100%	59%
Jackson	100%	66%
Johnson	100%	72%
Massac	100%	68%
Pope	100%	100%
Pulaski	100%	50%
Saline	100%	63%
Union	100%	64%
Williamson	100%	60%
<b>TOTAL</b>	<b>100%</b>	<b>63%</b>

\*16 homeowners were deceased and therefore could not be contacted.

# 1<sup>st</sup> Judicial Circuit

## Outcomes by Year Case Closed

Year	Retention	Relinquishment	No Agreement	Program Not Completed*	Total**
2016	6	1	0	30	38
2017	49	10	28	112	201
<b>Total</b>	<b>55</b>	<b>11</b>	<b>28</b>	<b>142</b>	<b>239</b>

\*46 homeowners did not qualify for the program.

\*\*3 cases had an agreement marked "other".

**Retention rates have increased substantially, while more homeowners are completing the program.**

	Retention	Relinquishment	No Agreement	Program Not Completed
2016	16%	3%	0%	79%
2017	24%	5%	14%	56%
<b>Total</b>	<b>23%</b>	<b>5%</b>	<b>12%</b>	<b>59%</b>

# 1<sup>st</sup> Judicial Circuit Details

## Pre-Mediation

### Outcomes

Referred to Mediation	0
Temporary Loan Modification (TPP)	4
Agreement: Retention	51
Agreement: Relinquishment	11
No Agreement	28
Closed: Program Not Completed	142
Pending	19

### Intake - Homeowner Experience (n = 73)

Understand options better than before	97%
Understand foreclosure process better than before	99%
Understand loan modification packet (n=63)	90%
Treated with respect	100%
Treated fairly	90%
Satisfied overall	97%

\*The outcome of 3 case was "other".

## Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
104	110	94

# 6<sup>th</sup> Judicial Circuit (Champaign County)

## Overview – From Program Start

<b>Program Start Date</b>	October 1, 2014
<b>Entry Process</b> (mandatory appearance to pre-mediation session scheduled within 42-60 days of summons)	Lender's counsel schedules pre-mediation session with program and then files the foreclosure. To participate, homeowners appear for the session.
<b>Pre-Mediation Process</b> (up to 3 pre-mediation sessions – status conference 45-60 days after submission of packet)	A housing counselor or legal services representative conducts the pre-mediation session. If the homeowner doesn't have an attorney, a housing counselor or legal aid representative must help him or her to prepare the packet. The homeowner has 3 sessions to submit a complete packet. Once submitted, a status conference is scheduled at which a mediator facilitates document exchange. There is no limit on the number of status conferences.
<b>Mediation Process</b> (mediation within 45 days of status conference completion)	Once all documents have been exchanged, mediation is scheduled to discuss home retention or relinquishment options.
<b>Closure</b>	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, or there is no agreement. The case remains open during the trial plan period.

### Status of Cases Through 12/31/17

Foreclosures Filed	577
Referred	547*
Entered Program	310
Closed	282
Pending	28

\*30 cases were dismissed prior to the first pre-mediation session.

### Outcomes of Closed Cases\*\*

Temporary Loan Modification (TPP)^	7
Agreement: Retention	67
Agreement: Relinquishment	26
No Agreement	52
Closed: Program Not Completed	122

\*\*8 cases had outcomes marked "other".

^These are cases for which the TPP has not yet converted to a permanent modification, or conversion status is unknown.



# 6<sup>th</sup> Judicial Circuit – Champaign County

## Participation by Year

**Participation rose 31% in 2017.**

### PARTICIPATION

Year	Filed	Contacted*	Entered
2014	22	22	13
2015	213	204	105
2016	172	157	81
2017	170	164	111
<b>TOTAL</b>	<b>577</b>	<b>547</b>	<b>310</b>

\*30 cases were dismissed prior to the first pre-mediation session.

### % OF ELIGIBLE FORECLOSURES\*

Year	Contacted %	Entered %
2014	100%	59%
2015	100%	51%
2016	100%	52%
2017	100%	68%
<b>TOTAL</b>	<b>100%</b>	<b>57%</b>

\*The 30 cases dismissed prior to the first pre-mediation session are not counted in these calculations.

# 6<sup>th</sup> Judicial Circuit – Champaign County

## Outcomes by Year Case Closed

Year	Retention	Relinquishment	No Agreement	Program Not Completed	Total
2014	0	0	0	2	2
2015	14	4	14	28	66
2016	32	12	17	31	93
2017	28	10	21	61	121
<b>Total</b>	<b>74</b>	<b>26</b>	<b>52</b>	<b>122</b>	<b>282</b>

**After rising substantially in 2016, retention rates dropped back down in 2017.**

	Retention	Relinquishment	No Agreement	Program Not Completed
2014	0%	0%	0%	100%
2015	21%	6%	21%	42%
2016	34%	13%	18%	33%
2017*	23%	8%	17%	50%
<b>Total</b>	<b>26%</b>	<b>9%</b>	<b>18%</b>	<b>43%</b>

\*The outcomes for 2017 may be affected by the loss of the housing counselor in March. This may have caused a decrease in the retention rate. This will be explored in the final evaluation of the program.

# 6<sup>th</sup> Judicial Circuit – Champaign County

## Outcomes by Stage

### Pre-Mediation

Referred to Mediation	239
Temporary Loan Modification	1
Agreement: Retention	8
Agreement: Relinquishment	3
No Agreement	3
Closed: Program Not Completed	80

### Mediation

Temporary Loan Modification (TPP)	6
Agreement: Retention	59
Agreement: Relinquishment	23
No Agreement	49
Closed: Program Not Completed	42

### Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
142	185	86



# 6<sup>th</sup> Judicial Circuit (Macon County)

## Overview – From Program Start

<b>Program Start Date</b>	May 2, 2016
<b>Entry Process</b> (mandatory appearance to pre-mediation session scheduled within 42-60 days of summons)	Lender’s counsel schedules pre-mediation session with program and then files the foreclosure. To participate, homeowners appear for the session.
<b>Pre-Mediation Process</b> (up to 3 pre-mediation sessions – status conference 45-60 days after submission of packet)	A housing counselor or legal services representative conducts the pre-mediation session. If the homeowner doesn’t have an attorney, a housing counselor or legal aid representative must help him or her to prepare the packet. The homeowner has 3 sessions to submit a complete packet. Once submitted, a status conference is scheduled at which a mediator facilitates document exchange. There is no limit on the number of status conferences.
<b>Mediation Process</b> (mediation within 45 days of status conference completion)	Once all documents have been exchanged, mediation is scheduled to discuss home retention or relinquishment options.
<b>Closure</b>	A case is closed when the homeowner doesn’t comply with program rules or voluntarily withdraws, the case is resolved, or there is no agreement. The case remains open during the trial plan period.

### Status of Cases Through 12/31/17

Foreclosures Filed	263
Referred	250*
Entered Program	117
Closed	90
Pending	27

\*13 cases were dismissed prior to mediation

### Outcomes of Closed Cases\*

Temporary Loan Modification (TPP)	1
Agreement: Retention	16
Agreement: Relinquishment	8
No Agreement	22
Closed: Program Not Completed	37

\*6 cases had an outcome of “other.”



# 6<sup>th</sup> Judicial Circuit – Macon County

## Participation by Year

The participation rate increased slightly in 2017.

### PARTICIPATION

Year	Filed	Contacted*	Entered
2016	89	87	39
2017	174	163	78
<b>TOTAL</b>	<b>263</b>	<b>250</b>	<b>117</b>

\*13 cases were dismissed prior to the first pre-mediation session.

### % OF ELIGIBLE FORECLOSURES\*

Year	Contacted %	Entered %
2016	100%	45%
2017	100%	48%
<b>TOTAL</b>	<b>100%</b>	<b>47%</b>

\*The 13 cases dismissed prior to the first pre-mediation session are not counted in these calculations.

## 6<sup>th</sup> Judicial Circuit – Macon County Outcomes by Year Case Closed

Year	Retention	Relinquishment	No Agreement	Program Not Completed	Total
2016	3	1	0	7	12
2017	14	7	22	30	78
<b>Total</b>	<b>17</b>	<b>8</b>	<b>22</b>	<b>37</b>	<b>90</b>

\*6 cases had an outcome of “other.”

**The retention rate dropped significantly in 2017, while there was a significant increase in mediation ending in no agreement between the parties.**

	Retention	Relinquishment	No Agreement	Program Not Completed
2016	25%	8%	0%	58%
2017	18%	9%	28%	38%
<b>Total</b>	<b>19%</b>	<b>9%</b>	<b>24%</b>	<b>41%</b>

# 6<sup>th</sup> Judicial Circuit – Macon County

## Outcomes by Stage

### Pre-Mediation

Referred to Mediation	7
Temporary Loan Modification	0
Agreement: Retention	7
Agreement: Relinquishment	3
No Agreement	8
Closed: Program Not Completed	29

\*3 cases had an outcome of “other.”

### Mediation

Temporary Loan Modification (TPP)	1
Agreement: Retention	9
Agreement: Relinquishment	5
No Agreement	14
Closed: Program Not Completed	9

\*3 cases had an outcome of “other.”

### Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
127	156	82

# 16<sup>th</sup> Judicial Circuit (Kane County)

## Overview – From Program Start

<b>Program Start Date</b>	January 2, 2014
<b>Entry Process</b> (initial conference within 45 days of summons)	All eligible homeowners are referred to the program. The program coordinator calls the homeowner for the initial conference. If homeowner wants to participate and has filed an appearance, they enter the program.
<b>Pre-Mediation Process</b> (30-60 days to complete packet, 45-60 days for lender review)	Housing counseling is not mandatory. Housing counselors help homeowners to complete their loan packet and discuss possible options with them. Generally, this takes one or two sessions. Once done, the lender is given 45 days to review the packet.
<b>Mediation Process</b> (mediation within 60 days of referral to mediation)	When the packet has been completed and reviewed, the lender's attorney informs the program coordinator that the case is ready for mediation. Mediation is completed in one or two sessions.
<b>Closure</b>	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, a temporary payment plan is entered, or there is no agreement.

### Status of Cases Through 12/31/17

Foreclosures Filed	4,975
Initial Conference	1,323
Entered Program	1,126
Closed	1,039
Pending	87

### Outcomes of Closed Cases\*^

Temporary Loan Modification (TPP)	41
Agreement: Retention	207
Agreement: Relinquishment	37
No Agreement	294
Closed: Program Not Completed	430

\*When TPPs are converted to permanent loan modifications, the outcome is changed to Agreement: Retention.

^The outcome of 30 cases is not known.



# 16<sup>th</sup> Judicial Circuit Participation by Year

Participation dropped slightly in 2017.

## PARTICIPATION

Year	Filed	Contacted	Entered
2014	1,598	422	368
2015	1,224	334	293
2016	1,094	291	248
2017	1,059	276	217
<b>Total</b>	<b>4,975</b>	<b>1,323</b>	<b>1,126</b>

## % OF ELIGIBLE FORECLOSURES

Year	Contacted %	Entered %
2014	26%	23%
2015	27%	24%
2016	27%	23%
2017	26%	20%
<b>TOTAL</b>	<b>27%</b>	<b>23%</b>

# 16<sup>th</sup> Judicial Circuit

## Outcomes by Year Case Closed

Year	Retention	Relinquishment	No Agreement	Program Not Completed	Other	Total
2014	54	18	42	151	4	269
2015	75	7	95	133	11	321
2016	69	8	85	67	7	236
2017	50	4	72	79	8	213
<b>Total</b>	<b>248</b>	<b>37</b>	<b>294</b>	<b>430</b>	<b>30</b>	<b>1,039</b>

Home retention rates dropped in 2017 after rising in 2016.

	Retention	Relinquishment	No Agreement	Program Not Completed
2014	20%	7%	16%	56%
2015	23%	2%	30%	41%
2016	29%	3%	36%	28%
2017	23%	2%	34%	37%
<b>TOTAL</b>	<b>24%</b>	<b>4%</b>	<b>28%</b>	<b>41%</b>

# 16<sup>th</sup> Judicial Circuit Outcomes by Stage

## Pre-Mediation\*

Referred to Mediation	528
Temporary Loan Modification	38
Agreement: Retention	84
Agreement: Relinquishment	7
No Agreement	26
Closed: Program Not Completed	373

\*The outcome for 15 cases was marked as "Other".

## Mediation\*

Temporary Loan Modification (TPP)	79
Agreement: Retention	50
Agreement: Relinquishment	27
No Agreement	268
Closed: Program Not Completed	57

\*The outcome for 15 cases was marked as "Other".

## Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
104	125	74



# 16<sup>th</sup> Judicial Circuit

## Participant Satisfaction - 2017

### Mediation

#### Party Survey (n = 227)

Satisfied with Outcome	84%
Satisfied Overall	86%
Process was Fair	93%

#### Attorney Survey (n = 192)

Satisfied with Outcome	80%
Satisfied Overall	87%
Process was Fair	89%

# 17<sup>th</sup> Judicial Circuit (Winnebago & Boone Counties)

## Overview – From Program Start

<b>Program Start Date</b>	June 1, 2014 (Winnebago), November 1, 2014 (Boone); rule revised September 2016
<b>Entry Process</b> (within 21 days of summons)	All eligible homeowners receive notification of the mediation program with their summons. They are instructed to go to the program website to complete an application.
<b>Pre-Mediation Process</b> (within 30 days of completing application)	When the homeowners complete the application, they meet with a housing counselor. Housing counselors help homeowners to complete their loan packet and discuss possible options with them.
<b>Mediation Process</b> (status conference or mediation within 45 days of referral to mediation)	When the packet has been completed and reviewed, the housing counselor completes a pre-mediation report indicating the case is ready for mediation. At this point, the lender has 10 days to give notice that it is ready to render a decision. The program administrator then schedules either a status conference to facilitate the exchange of documents or a mediation session. Mediation generally takes two or more sessions.
<b>Closure</b>	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, a temporary payment plan is entered, or there is no agreement.

### Status of Cases Through 12/31/17

Foreclosures Filed	3,992
Started Application	855
Entered Program	694
Closed	656
Pending	38

### Outcomes of Closed Cases\*

Temporary Loan Modification (TPP)	119
Agreement: Retention	83
Agreement: Relinquishment	8
No Agreement	90
Closed: Program Not Completed**	347

\*9 cases had an outcome marked as "other."

\*\*These include those who were not viable for mediation.



# 17<sup>th</sup> Judicial Circuit Participation by Year

The participation rate has remained relatively stable from year to year.

## PARTICIPATION

	Filed	Contacted	Entered
2014	679	145	113
2015	1,235	267	229
2016	1,097	236	183
2017	981	207	169
<b>Total</b>	<b>3,992</b>	<b>855</b>	<b>694</b>

## % OF ELIGIBLE FORECLOSURES

	% Contacted	% Entered
2014	21%	17%
2015	22%	19%
2016	22%	17%
2017	21%	17%
<b>Total</b>	<b>21%</b>	<b>17%</b>

# 17<sup>th</sup> Judicial Circuit

## Outcomes by Year Case Closed

	Retention	Relinquishment	No Agreement	Program Not Completed*	Other	Grand Total
<b>Boone</b>						
2015	6	1	2	12	0	21
2016	5	1	5	11	1	23
2017	6	0	7	14	0	27
<b>Total</b>	<b>17</b>	<b>2</b>	<b>14</b>	<b>37</b>	<b>1</b>	<b>71</b>
<b>Winnebago</b>						
2014	19	0	7	34	3	63
2015	61	1	33	104	4	203
2016	55	1	22	88	1	167
2017	50	4	14	84	0	152
<b>Total</b>	<b>185</b>	<b>6</b>	<b>76</b>	<b>310</b>	<b>8</b>	<b>585</b>
<b>Grand Total</b>	<b>202</b>	<b>8</b>	<b>90</b>	<b>347</b>	<b>9</b>	<b>656</b>

\*These include those considered not to be viable for mediation because the homeowner did not qualify for the available retention options.

	Retention	Relinquishment	No Agreement	Program Not Completed	Other
2014	30%	0%	11%	54%	5%
2015	30%	1%	16%	52%	2%
2016	32%	1%	14%	52%	1%
2017	31%	2%	12%	55%	0%
<b>TOTAL</b>	<b>31%</b>	<b>1%</b>	<b>14%</b>	<b>53%</b>	<b>1%</b>

# 17<sup>th</sup> Judicial Circuit

## Outcomes by Stage - Closed in 2017

### Pre-Mediation

Referred to Mediation	91
Temporary Loan Modification	8
Agreement: Retention	6
Closed: Program Not Completed*	311

\*These include those considered not to be viable for mediation because the homeowner did not qualify for the available retention options.

### Mediation

Temporary Loan Modification (TPP)	111
Agreement: Retention	77
Agreement: Relinquishment	8
No Agreement	86
Closed: Program Not Completed	36

### Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
99	153	51

# 17<sup>th</sup> Judicial Circuit

## Participant Satisfaction - 2017

### Mediation

#### Party Survey (n = 68)

Satisfied with Outcome	90%
Satisfied Overall	97%
Process was Fair	99%

#### Attorney Survey (n = 39)

Satisfied with Outcome	97%
Satisfied Overall	97%
Process was Fair	97%

# 19<sup>th</sup> Judicial Circuit (Lake County)

## Overview – From Program Start

<b>Program Start Date</b>	December 2, 2013
<b>Entry Process</b> (contact program within 42 days of summons)	Homeowners receive notice of the program with their summons. They must call the program coordinator for intake, and they then must follow up with housing counseling.
<b>Pre-Mediation Process</b> (45 days to complete packet, 45 days for lender to review packet and complete Plaintiff's Checklist)	Housing counselors help homeowners to complete their loan packet and discuss possible options with them. Generally, this takes one or two sessions. When the packet has been completed, the housing counseling agency informs the program coordinator that the case has been submitted to the lender. The lender reviews the packet and returns the Plaintiff's checklist to the Program Coordinator.
<b>Mediation Process</b> (mediation within 35 days of referral to mediation, total time 90 days)	After receiving the Plaintiff's checklist, the Program Coordinator schedules the first mediation session. Mediation generally takes two sessions.
<b>Closure</b>	A case is closed when the homeowner or lender doesn't comply with program rules or voluntarily withdraws, the case is resolved, there is no agreement, or a temporary payment plan is agreed to.

### Status of Cases Through 12/31/17

Foreclosures Filed	6,975
Contacted Program	1,016
Entered Program	783
Closed	737
Pending	46

### Outcomes of Closed Cases\*

Temporary Loan Modification (TPP)	64
Agreement: Retention	117
Agreement: Relinquishment	17
No Agreement	169
Program Not Completed	355

\*When TPPs are made permanent, the outcome is changed to Agreement: Retention. When they are not converted to permanent status, the outcome is changed to No Agreement. 15 cases were marked "other".

# 19<sup>th</sup> Judicial Circuit Participation by Year

**The participation rate leveled off in 2017.**

## PARTICIPATION

Year	Filed	Contacted	Entered
2014	2,129	239	162
2015	1,871	287	179
2016	1,536	244	225
2017	1,439	246	217
<b>Total</b>	<b>6,975</b>	<b>1016</b>	<b>783</b>

## % OF ELIGIBLE FORECLOSURES

	% Contacted	% Entered
2014	11%	8%
2015	15%	10%
2016	16%	15%
2017	17%	15%
<b>Total</b>	<b>15%</b>	<b>11%</b>



# 19<sup>th</sup> Judicial Circuit

## Outcomes by Year Case Closed

	Retention	Relinquishment	No Agreement	Program Not Completed	Other	Total
2014	40	7	21	62	1	131
2015	43	8	51	79	2	183
2016	46	1	48	103	4	202
2017	52	1	49	111	8	221
<b>Total</b>	<b>181</b>	<b>17</b>	<b>169</b>	<b>355</b>	<b>15</b>	<b>737</b>

**Nearly 1 in 4 participating homeowners keep their homes.**

	Retention	Relinquishment	No Agreement	Program not Completed
<b>2014</b>	31%	5%	16%	47%
<b>2015</b>	23%	4%	28%	43%
<b>2016</b>	23%	0%	24%	51%
<b>2017</b>	24%	0%	22%	50%
<b>TOTAL</b>	25%	2%	23%	48%

# 19<sup>th</sup> Judicial Circuit

## Outcomes by Stage – Closed in 2017

Pre-Mediation	
Referred to Mediation	427
Temporary Loan Modification	27
Agreement: Retention	2
Agreement: Relinquishment	1
No Agreement	4
Closed: Program Not Completed	303

\*7 outcomes were marked "other."

Mediation*	
Temporary Loan Modification (TPP)	122
Agreement: Retention	30
Agreement: Relinquishment	16
No Agreement	165
Closed: Program Not Completed	52

\*8 outcomes were marked "other."

### Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
77	96	57

# 19<sup>th</sup> Judicial Circuit

## Participant Satisfaction - 2017

### Pre-Mediation

#### Homeowner Survey (n = 82)

Understand Options Better	99%
Understand How To Work with Lender	100%
Satisfied Overall	100%

### Mediation

#### Party Survey (n = 267)

Satisfied with Outcome	79%
Satisfied Overall	88%
Process was Fair	91%

#### Attorney Survey (n = 141)

Satisfied with Outcome	90%
Satisfied Overall	96%
Process was Fair	96%

# 20<sup>th</sup> Judicial Circuit (St. Clair County)

## Overview – From Program Start

<b>Program Start Date</b>	January 14, 2014
<b>Entry Process</b> (submit request within 30 days of service or order by the court)	As of September 2017, the court rule changed the entry process. Lenders must schedule an intake conference for the homeowners when they file the foreclosure. The homeowners are notified in the summons the date and time they must arrive for the conference.
<b>Pre-Mediation Process</b> (30 days from request to first pre-mediation session, 45 days from first to second session)	The program administrator conducts the pre-mediation sessions, which both the homeowner and lender representative must attend, along with their counsel (the lender and their counsel may attend by phone). The exchange of documents continues during the pre-mediation sessions and may culminate in an agreement.
<b>Mediation Process</b> (no deadline for first session)	If no agreement is reached in pre-mediation and the homeowner is interested in exploring options, the case is referred to mediation. Three mediation sessions are allowed.
<b>Closure</b>	A case is closed when the homeowner doesn't comply with program rules or voluntarily withdraws, the case is resolved, or there is no agreement. The case remains open during the temporary payment plan trial period.

### Status of Cases Through 12/31/17

Foreclosures	2,882
Contacted/Referred	580
Entered Program	470
Closed	393
Pending	77

### Outcomes of Closed Cases

Temporary Loan Modification (TPP)*	6
Agreement: Retention	119
Agreement: Relinquishment	19
No Agreement	126
Program Not Completed	122

\*These cases are technically open and are being monitored until the end of the trial period, or have closed before the trial period ended.



# 20<sup>th</sup> Judicial Circuit Participation by Year

**Participation increased in 2017.**

## PARTICIPATION

Year	Filed	Contacted	Entered
2014	730	155	116
2015	733	108	84
2016	709	128	112
2017	710	189	158
<b>Total</b>	<b>2,882</b>	<b>580</b>	<b>470</b>

## % OF ELIGIBLE FORECLOSURES

Year	% Contacted	% Entered
2014	21%	16%
2015	15%	11%
2016	18%	16%
2017	27%	22%
<b>Total</b>	<b>20%</b>	<b>16%</b>

## 20<sup>th</sup> Judicial Circuit Outcomes by Year Case Closed

	Retention	Relinquishment	No Agreement	Program Not Completed	Total
2014	30	4	26	11	71
2015	44	8	34	19	105
2016	26	2	44	39	111
2017	25	5	22	53	106
<b>Total</b>	<b>125</b>	<b>19</b>	<b>126</b>	<b>122</b>	<b>393</b>

**Retention rates remained the same in 2017, while program incompletions increased.**

	Retention	Relinquishment	No Agreement	Program Not Completed
<b>2014</b>	42%	6%	37%	15%
<b>2015</b>	42%	8%	32%	18%
<b>2016</b>	23%	2%	40%	35%
<b>2017</b>	24%	5%	21%	50%
<b>Total</b>	32%	5%	32%	31%

# 20<sup>th</sup> Judicial Circuit Outcomes by Stage

Pre-Mediation*	
Referred to Mediation	5
Temporary Loan Modification	78
Agreement: Retention	47
Agreement: Relinquishment	19
No Agreement	118
Closed: Program Not Completed	122

Mediation	
Temporary Loan Modification (TPP)	0
Agreement: Retention	1
Agreement: Relinquishment	0
No Agreement	8
Closed: Program Not Completed	0

\*1 outcome was marked "other."

## Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
103	125	50

# 21st Judicial Circuit (Kankakee County)

## Overview – From Program Start

<b>Program Start Date</b>	October 1, 2013
<b>Entry Process</b> (need only to appear for pre-mediation conference)	Homeowners are given a date to attend the pre-mediation screening conference. They must appear in order to enter the program.
<b>Pre-Mediation Process</b> (conference is 42 to 60 days from summons)	The lender’s counsel and the homeowner attend the pre-mediation screening conference with a neutral to discuss what documents need to be exchanged. The neutral then either schedules a status conference to determine if all documentation and review are complete or schedules a formal mediation.
<b>Mediation Process</b> (mediation must be timely)	When ready, the case is mediated by the same neutral who conducted the pre-mediation conference.
<b>Closure</b>	A case is closed when the homeowner doesn’t comply with program rules or voluntarily withdraws, the case is resolved, or there is no agreement. The case remains open until the end of a temporary payment plan trial.

### Status of Cases Through 12/31/17

Foreclosures Filed	973
Referred	973
Entered Program	562
Closed	590*

\*The number of cases filed prior to 2014, which contributed to the number of closed cases, is not available.

### Outcomes of Closed Cases - All

Agreement: Retention*	163
Agreement: Relinquishment	51
No Agreement	123
Program Not Completed	253

\*The program does not track whether loan modifications were temporary or permanent.





# 21<sup>st</sup> Judicial Circuit Participation by Year

The participation rate has declined each year since inception.

## PARTICIPATION

Year	Filed	Contacted	Entered
2014	256	256	173
2015	286	286	168
2016	216	216	113
2017	215	215	108
<b>Total</b>	<b>973</b>	<b>973</b>	<b>562</b>

## % OF ELIGIBLE FORECLOSURES

Year	% Contacted	% Entered
2014	100%	68%
2015	100%	59%
2016	100%	52%
2017	100%	50%
<b>Total</b>	<b>100%</b>	<b>58%</b>

# 21<sup>st</sup> Judicial Circuit Outcomes by Year Closed

	Retention	Relinquishment	No Agreement	Program Not Completed	Total
2014	30	26	33	53	142
2015	48	9	38	87	182
2016	45	8	28	55	136
2017	40	8	24	58	130
<b>Total</b>	<b>163</b>	<b>51</b>	<b>123</b>	<b>253</b>	<b>590</b>

**The program completion rate dropped in 2017.**

	Retention	Relinquishment	No Agreement	Program Not Completed
<b>2014</b>	21%	18%	23%	37%
<b>2015</b>	26%	5%	21%	48%
<b>2016</b>	33%	6%	21%	40%
<b>2017</b>	31%	6%	18%	45%
<b>Total</b>	28%	9%	21%	43%