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Illinois Foreclosure Mediation Program

Participation & Outcomes

December 31, 2016

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 June 30, 2016.

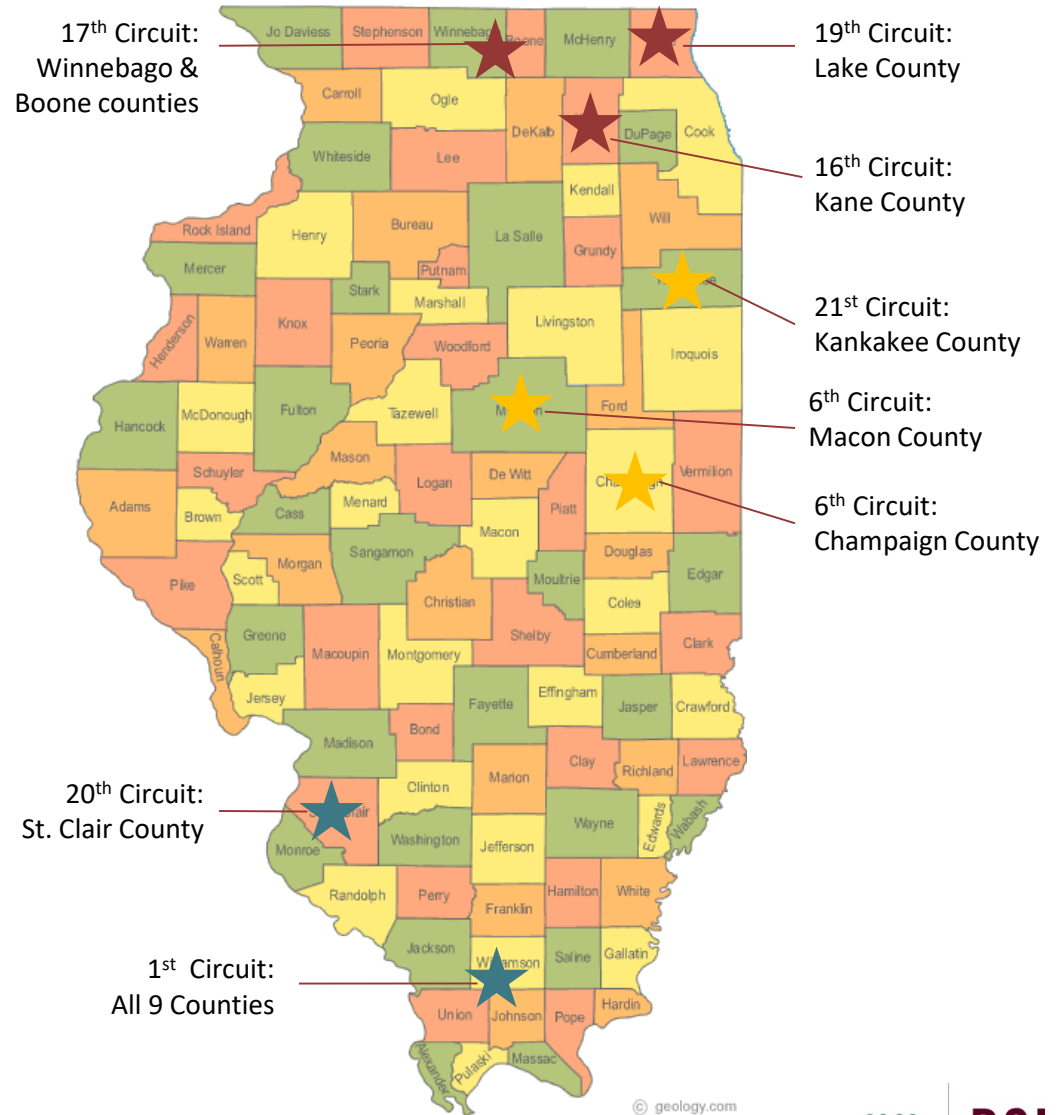
Program Design

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



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All Programs Overview

Summary – Total for All Programs from Program Start

	Total	% of Foreclosures	
Foreclosures Filed	16,042		
Contacted/Referred to Program	4,233	26%	
Entered Program	3,076	19%	73% of cases contacted/ referred
Cases Closed	2,683	17%	87% of cases entering program
Homes Retained/TPP *	730	5%	27% of closed cases
Homes Voluntarily Relinquished	125	1%	5% of closed cases
No Agreement	629	4%	23% of closed cases
Homeowner Did Not Complete Program	1198	7%	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

	Eligible Foreclosures Filed	Contacted Program/Referred (% of Foreclosures)		Entered (% of Referred)		Closed
1 st Circuit	138	138	100%	71	51%	33
6th Circuit - Champaign	417	387*	100%	177	46%	139
6th Circuit - Macon	94	92*	100%	35	38%	12
16th Circuit	3,916	1,043	27%	909	87%	783
17th Circuit	3,011	648	22%	534	82%	457
19th Circuit	5,536	778	14%	587	75%	524
20th Circuit	2,172**	389	18%	309	79%	272
21st Circuit	758	758	100%	454	60%	460 [^]

*30 cases were filed and then dismissed prior to the first pre-mediation session. Those 30 were not included in the calculation of the percentage of foreclosure cases that contacted the program.

**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

	# Closed Cases	% Retention/ Temporary Payment Plan (TPP)	% Relinquishment	% No Agreement	% Dropped Out of Program*
1 st Circuit	33	12%	3%	0%	85%
6 th Circuit – Champaign	139	33%	11%	19%	36%
6 th Circuit – Macon	12	24%	8%	0%	67%
16 th Circuit	783	24%	4%	28%	44%
17 th Circuit	457	32%	1%	14%	54%**
19 th Circuit	526	25%	3%	23%	50%
20 th Circuit	272	34%	5%	38%	23%
21 st Circuit	460	27%	9%	22%	42%

*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 17th Circuit, the percentage of homeowners who dropped out of the program includes those who cannot continue through the program by court rule because they do not have a viable retention option.



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Individual Program Profiles

1st Judicial Circuit

Overview – From Program Start

Program Start Date	April 1, 2016
Entry Process (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.
Pre-Mediation Process (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.
Mediation Process (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.
Closure	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 12/31/16

Foreclosures Filed	138
Referred	138
Entered Program	71
Closed	34
Pending	37

Outcomes of Closed Cases

Agreement: Retention	4
Agreement: Relinquishment	1
Other Agreement	1
No Agreement	0
Closed: Program Not Completed	28*

*In 22 of these cases, the homeowner attended the intake session, but did not meet the criteria for eligibility.



1st Judicial Circuit Participation by County

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

PARTICIPATION

County	Cases Filed	Contacted	Entered
Alexander	4	4	2
Jackson	29	29	16
Johnson	7	7	2
Massac	11	11	7
Pope	2	2	2
Saline	15	15	8
Union	11	11	8
Williamson	59	59	26
TOTAL	138	138	71

% OF FORECLOSURES

County	Contacted %	Entered %
Alexander	100%	50%
Jackson	100%	55%
Johnson	100%	29%
Massac	100%	64%
Pope	100%	100%
Saline	100%	53%
Union	100%	73%
Williamson	100%	44%
TOTAL	100%	51%

1st Judicial Circuit Details – 2016

Pre-Mediation

Outcomes

Referred to Mediation	0
Temporary Loan Modification (TPP)	0
Agreement: Retention	4
Agreement: Relinquishment	1
No Agreement	0
Closed: Program Not Completed	28
Pending	37

*The outcome of 1 case was “other”.

Intake - Homeowner Experience (n = 36)

Understand options better than before	100%
Understand foreclosure process better than before	100%
Understand loan modification packet (n=19)	79%
Treated with respect	100%
Treated fairly	100%
Satisfied overall	94%

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
35	36	35

6th Judicial Circuit (Champaign County)

Overview – From Program Start

Program Start Date	October 1, 2014
Entry Process (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.
Pre-Mediation Process (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.
Mediation Process (mediation within 45 days of status conference completion)	Once all documents have been exchanged, mediation is scheduled to discuss home retention or relinquishment options.
Closure	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 12/31/16

Foreclosures Filed	413
Referred	387*
Entered Program	177
Closed	140
Pending	37

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

Outcomes of Closed Cases

Temporary Loan Modification (TPP)**	4
Agreement: Retention	42
Agreement: Relinquishment	16
No Agreement	27
Closed: Program Not Completed	50

**These are cases for which the TPP has not yet converted to a permanent modification.



6th Judicial Circuit – Champaign County

Participation by Year

After declining in 2015, the participation rate rose 5% in 2016.

PARTICIPATION

Year	Filed	Contacted*	Entered
2014	22	22	12
2015	218	205	89
2016	173	160	76
TOTAL	413	387	177

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

% OF ELIGIBLE FORECLOSURES*

Year	Contacted %	Entered %
2014	100%	55%
2015	100%	43%
2016	100%	48%
TOTAL	100%	44%

*The 26 cases dismissed prior to the first pre-mediation session are not counted in these calculations.

6th 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	21	53
2016	32	12	13	27	84
Total	46	16	27	50	139

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

	Retention	Relinquishment	No Agreement	Program Not Completed
2014	0%	0%	0%	100%
2015	26%	8%	26%	40%
2016	38%	14%	15%	32%
Total	33%	11%	19%	36%

6th Judicial Circuit – Champaign County

Outcomes by Stage - Initiated in 2016

Pre-Mediation

Referred to Mediation	2
Temporary Loan Modification	0
Agreement: Retention	12
Agreement: Relinquishment	8
No Agreement	5
Closed: Program Not Completed	17

Mediation

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

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
158	184	114

6th Judicial Circuit (Macon County)

Overview – From Program Start

Program Start Date	May 2, 2016
Entry Process (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.
Pre-Mediation Process (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.
Mediation Process (mediation within 45 days of status conference completion)	Once all documents have been exchanged, mediation is scheduled to discuss home retention or relinquishment options.
Closure	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 12/31/16

Foreclosures Filed	94
Referred	92
Entered Program	35
Closed	12
Pending	23

Outcomes of Closed Cases

Temporary Loan Modification (TPP)	0
Agreement: Retention	3
Agreement: Relinquishment	1
No Agreement	0
Closed: Program Not Completed	8



6th Judicial Circuit – Macon County

Outcomes by Stage

Pre-Mediation

Referred to Mediation	2
Temporary Loan Modification	0
Agreement: Retention	2
Agreement: Relinquishment	1
No Agreement	0
Closed: Program Not Completed	7

Mediation

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

Average Days in Program

From filing to close – all cases	Total in program – all cases	In program – completed	In program – not completed
N/A	54	66	46

16th Judicial Circuit (Kane County)

Overview – From Program Start

Program Start Date	January 2, 2014
Entry Process (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.
Pre-Mediation Process (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.
Mediation Process (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.
Closure	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 12/31/16

Foreclosures Filed	3,916
Initial Conference	1043
Entered Program	909
Closed	808
Pending	101

Outcomes of Closed Cases*^

Temporary Loan Modification (TPP)	35
Agreement: Retention	154
Agreement: Relinquishment	30
No Agreement	217
Closed: Program Not Completed	348

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

^The outcome of 24 cases is not known.

16th Judicial Circuit Participation by Year

Participation has remained steady from year to year.

PARTICIPATION

Year	Filed	Contacted	Entered
2014	1,598	422	366
2015	1224	332	293
2016	1094	289	250
Total	3,916	1,043	909

% OF ELIGIBLE FORECLOSURES

Year	Contacted %	Entered %
2014	26%	23%
2015	27%	24%
2016	26%	23%
TOTAL	26%	23%

16th Judicial Circuit

Outcomes by Year Case Closed

Year	Retention	Relinquishment	No Agreement	Program Not Completed	Other	Total
2014	48	15	41	148	4	256
2015	72	7	96	133	11	319
2016	69	8	80	67	9	233
Total	189	30	217	348	24	808

Home retention rates have increased every year, while more homeowners are completing the program.

	Retention	Relinquishment	No Agreement	Program Not Completed
2014	19%	6%	16%	58%
2015	23%	2%	30%	42%
2016	30%	3%	34%	29%
TOTAL	23%	4%	27%	43%

16th Judicial Circuit

Outcomes by Stage - Closed in 2016

Pre-Mediation

Referred to Mediation	28
Temporary Loan Modification	28
Agreement: Retention	6
Agreement: Relinquishment	1
No Agreement	7
Closed: Program Not Completed	57

Mediation*

Temporary Loan Modification (TPP)	30
Agreement: Retention	5
Agreement: Relinquishment	7
No Agreement	73
Closed: Program Not Completed	10

*The outcome for 4 cases was marked as "Other".

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
105	126	77

16th Judicial Circuit

Participant Satisfaction - 2016

Mediation

Party Survey (n = 277)

Satisfied with Outcome	85%
Satisfied Overall	94%
Process was Fair	99%

Attorney Survey (n = 186)

Satisfied with Outcome	89%
Satisfied Overall	95%
Process was Fair	98%

17th Judicial Circuit (Winnebago & Boone Counties)

Overview – From Program Start

Program Start Date	June 1, 2014 (Winnebago), November 1, 2014 (Boone); rule revised September 2016
Entry Process (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.
Pre-Mediation Process (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.
Mediation Process (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.
Closure	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 12/31/16

Foreclosures Filed	3,297
Started Application	648
Entered Program	534
Closed	469
Pending	65

Outcomes of Closed Cases*

Temporary Loan Modification (TPP)	40
Agreement: Retention	104
Agreement: Relinquishment	4
No Agreement	63
Closed: Program Not Completed**	246

*12 cases had an outcome marked as "other."

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



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17th Judicial Circuit Participation by Year

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

PARTICIPATION

	Filed	Contacted	Entered
2014	679	145	112
2015	1,235	267	232
2016	1,097	236	190
Total	3,011	648	534

% OF ELIGIBLE FORECLOSURES

	% Contacted	% Entered
2014	21%	16%
2015	22%	19%
2016	22%	17%
Total	22%	18%

17th Judicial Circuit

Outcomes by Year Case Closed

	Retention	Relinquishment	No Agreement	Program Not Completed*	Other	Grand Total
Boone						
2015	6	1	2	12		21
2016	5	1	5	9	1	21
Total	11	2	7	21	1	42
Winnebago						
2014	19		6	33	5	63
2015	60	1	31	108	5	205
2016	54	1	19	84	1	159
Total	133	2	56	225	11	427
Grand Total	144	4	63	246	12	469

*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%	10%	52%	8%
2015	29%	1%	15%	52%	2%
2016	31%	2%	13%	52%	1%
TOTAL	31%	1%	13%	52%	3%

17th Judicial Circuit

Outcomes by Stage - Closed in 2016

Pre-Mediation

Referred to Mediation	102
Temporary Loan Modification	2
Agreement: Retention	3
Closed: Program Not Completed*	83

*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)	42
Agreement: Retention	12
Agreement: Relinquishment	2
No Agreement	24
Closed: Program Not Completed	10

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
93	137	49

17th Judicial Circuit

Participant Satisfaction - 2016

Mediation

Party Survey (n = 159)

Satisfied with Outcome	85%
Satisfied Overall	94%
Process was Fair	99%

Attorney Survey (n = 83)

Satisfied with Outcome	93%
Satisfied Overall	98%
Process was Fair	98%

19th Judicial Circuit (Lake County)

Overview – From Program Start

Program Start Date	December 2, 2013
Entry Process (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.
Pre-Mediation Process (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.
Mediation Process (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.
Closure	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 12/31/16

Foreclosures Filed	5,536
Contacted Program	778
Entered Program	587
Closed	533
Pending	54

Outcomes of Closed Cases*

Temporary Loan Modification (TPP)	35
Agreement: Retention	94
Agreement: Relinquishment	16
No Agreement	120
Program Not Completed	261

*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. 7 cases were marked "other".

19th Judicial Circuit Participation by Year

The participation rate increased 7% in 2016.

PARTICIPATION

Year	Filed	Contacted	Entered
2014	2129	238	160
2015	1871	292	193
2016	1536	248	234
Total	5,536	778	587

% OF ELIGIBLE FORECLOSURES

	% Contacted	% Entered
2014	11%	7%
2015	14%	10%
2016	18%	17%
Total	14%	11%

19th Judicial Circuit

Outcomes by Year Case Closed

	Retention	Relinquishment	No Agreement	Program Not Completed	Other	Total
2014	40	7	21	61	1	130
2015	43	8	51	89	2	193
2016	46	1	48	111	4	210
Total	129	16	120	261	7	533

	Retention	Relinquishment	No Agreement	Program not Completed
2014	31%	5%	16%	47%
2015	22%	4%	27%	46%
2016	22%	0%	18%	54%
TOTAL	26%	4%	23%	53%

19th Judicial Circuit

Outcomes by Stage – Closed in 2016

Pre-Mediation		Mediation	
Referred to Mediation	68	Temporary Loan Modification (TPP)	38
Temporary Loan Modification	2	Agreement: Retention	6
Agreement: Retention	0	Agreement: Relinquishment	1
Agreement: Relinquishment	0	No Agreement	46
No Agreement	2	Closed: Program Not Completed	18
Closed: Program Not Completed	93		

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
74	91	56

19th Judicial Circuit

Participant Satisfaction - 2016

Pre-Mediation

Homeowner Survey (n = 94)

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

Mediation

Party Survey (n = 236)

Satisfied with Outcome	88%
Satisfied Overall	97%
Process was Fair	99%

Attorney Survey (n = 128)

Satisfied with Outcome	86%
Satisfied Overall	92%
Process was Fair	100%

20th Judicial Circuit (St. Clair County)

Overview – From Program Start

Program Start Date	January 14, 2014
Entry Process (submit request within 30 days of service or order by the court)	Homeowners receive a mediation request form and financial questionnaire with their summons. They must submit the request to the St. Clair County Circuit Clerk's Office in order to participate in the program.
Pre-Mediation Process (30 days from request to first pre-mediation session, 45 days from first to second session)	Program staff conduct a phone orientation and then schedules the first pre-mediation session with both the homeowner and the lender. These sessions, conducted by the program coordinator, focus on documents and negotiating possible options. By rule, 3 sessions are permitted, but additional sessions may be conducted if both parties agree.
Mediation Process (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.
Closure	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 12/31/16

Foreclosures	2172
Contacted/Referred	389
Entered Program	309
Closed	276
Pending	33

Outcomes of Closed Cases*

Temporary Loan Modification (TPP)^	5
Agreement: Retention	87
Agreement: Relinquishment	14
No Agreement	103
Program Not Completed	63

*4 cases had outcomes marked "other."

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

20th Judicial Circuit Participation by Year

Participation has increased substantially in 2016.

PARTICIPATION

Year	Filed	Contacted	Entered
2014	730	156	116
2015	733	106	82
2016	709	127	111
Total	2172	389	309

% OF ELIGIBLE FORECLOSURES

Year	% Contacted	% Entered
2014	21%	16%
2015	14%	11%
2016	18%	16%
Total	18%	14%

20th Judicial Circuit Outcomes by Year Case Closed

	Retention	Relinquishment	No Agreement	Program Not Completed	Other	Total
2014	30	4	26	11	1	71
2015	43	8	34	16	1	103
2016	19	2	43	36	2	102
Total	92	14	103	63	4	276

The percentage of homeowners able to keep their homes declined in 2016

	Retention	Relinquishment	No Agreement	Program Not Completed
2014	43%	6%	37%	14%
2015	42%	8%	33%	16%
2016	19%	2%	42%	35%
Total	33%	5%	37%	23%

20th Judicial Circuit

Outcomes by Stage – Closed in 2016

Pre-Mediation*		Mediation	
Referred to Mediation	2	Temporary Loan Modification (TPP)	0
Temporary Loan Modification	12	Agreement: Retention	0
Agreement: Retention	7	Agreement: Relinquishment	0
Agreement: Relinquishment	2	No Agreement	2
No Agreement	41	Closed: Program Not Completed	0
Closed: Program Not Completed	36		

*2 outcomes were marked "other."

Average Days in Program

Total in program – all cases	In program – completed	In program – not completed
114	128	66

20th Judicial Circuit

Participant Satisfaction - 2016

Pre-Mediation

Homeowner Survey (n = 22)

Understand Options Better	88%
Understand How To Work with Lender	86%
Satisfied Overall	87%

Attorney Survey (n = 10)

Satisfied with Outcome	100%
Satisfied Overall	90%
Process was Fair	100%

21st Judicial Circuit (Kankakee County)

Overview – From Program Start

Program Start Date	October 1, 2013
Entry Process (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.
Pre-Mediation Process (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.
Mediation Process (mediation must be timely)	When ready, the case is mediated by the same neutral who conducted the pre-mediation conference.
Closure	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 12/31/16

Foreclosures Filed	758
Referred	758
Entered Program	454
Closed	460*

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*	123
Agreement: Relinquishment	43
No Agreement	99
Program Not Completed	195

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



21st Judicial Circuit Participation by Year

Participation has declined substantially in 2016.

PARTICIPATION

Year	Filed	Contacted	Entered
2014	256	256	173
2015	286	286	168
2016	216	216	113
Total	758	758	454

% OF ELIGIBLE FORECLOSURES

Year	% Contacted	% Entered
2014	100%	68%
2015	100%	59%
2016	100%	52%
Total	100%	60%

21st Judicial Circuit Outcomes by Year Closed

	Retention	Relinquishment	No Agreement	Program Not Completed	Total
2014	30	26	34	55	145
2015	48	9	38	87	182
2016	45	8	28	55	136
Total	123	43	99	195	460

Home retention rates rose significantly in 2016.

	Retention	Relinquishment	No Agreement	Program Not Completed
2014	21%	18%	23%	38%
2015	26%	5%	21%	48%
2016	35%	4%	23%	39%
Total	26%	9%	22%	43%