**Section 385.103 Definitions**

The following terms used in this Part shall have the following definitions:

"Act": The Illinois Housing Development Act [20 ILCS 3805].

"Administering Agency" or "Administering Agencies": The Community-Based Organizations and the Counseling Agencies.

"Agency" or "Agencies": The Authority or the City.

"Applicant": A prospective Administering Agency making an Application for a Grant.

"Application": An application to an Agency on the Agency's form for a Grant completed by a prospective Administering Agency.

"Appropriation": The annual Appropriation of funds from the Foreclosure Prevention Fund, to the Illinois Department of Revenue for the Authority, by the Illinois General Assembly for the Program and any other funds appropriated for this purpose.

"Attorney General": The Attorney General of the State.

"Auditor General": The Auditor General of the State.

"Authority": The Illinois Housing Development Authority.

"City": The City of Chicago.

"Commitment": A contract executed by an Agency and an Administering Agency under which the Agency agrees to make a Grant to the Administering Agency. Each Commitment shall contain a provision to the effect that the Authority shall not be obligated to provide funds under the Commitment if the Authority has not received sufficient funds from an Appropriation.

"Community-Based Organization": A not-for-profit entity that provides educational and financial information to residents of a community through in-person contact. A Community-Based Organization does not include a not-for-profit corporation or other entity or person that provides legal representation or advice in a civil proceeding or court-sponsored mediation services, or a governmental agency.

"Computer and Equipment Expenses": Computer and equipment costs incurred by an Administering Agency or the City, as applicable, in connection with the administration of the Grant.

"Counseling Agencies": Shall have the meaning set forth in Section 385.302.

"Eligible Uses": Shall have the meaning set forth in Section 385.303.

"Foreclosure Prevention Fund": Fund created in the State treasury for the collection of a fee of $50 paid by a plaintiff at the time of a filing of a foreclosure complaint in connection with residential real estate.

"Foreclosure Prevention Outreach Program": A program developed by a Community-Based Organization that includes in-person contact with residents to provide pre-purchase and post-purchase home ownership counseling and education about the foreclosure process and the options of a mortgagor in a foreclosure proceeding, as well as programs developed by the Authority or Community-Based Organization in conjunction with a State or federally chartered financial institution.

"General Operational Expenses": Operational costs incurred by an Administering Agency or the City in connection with the administration of the Grant.

"Grant": The portion of the Appropriation granted by an Agency to the Administering Agencies for Eligible Uses under the Program.

"Housing Counseling": In-person counseling provided by a counselor employed by a Counseling Agency to all homeowners, or documented telephone counseling if a hardship would be imposed on one or more homeowners. A hardship shall exist in instances in which the homeowner is confined to his or her home due to medical condition, as verified in writing by a physician, or the homeowner resides 50 miles or more from the nearest approved Counseling Agency. In instances of telephone counseling, the homeowner must supply all necessary documents to the counselor at least 72 hours prior to the scheduled telephone counseling session.

"HUD": The U.S. Department of Housing and Urban Development.

"Program": The Foreclosure Prevention Program authorized by Section 7.30 of the Act.

"State": The State of Illinois.

"Statewide Activities": Shall have the meaning set forth in Section 385.303(c).

"Technical Assistance": Costs incurred by an Administering Agency or the City, as applicable, for:

planning for Foreclosure Prevention Outreach Program or Housing Counseling; or

assistance with an Application.