

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
1			
2	Number of Unique Borrowers Receiving Assistance	490	8042
3	Number of Unique Borrowers Denied Assistance	95	2093
4	Number of Unique Borrowers Withdrawn from Program	72	1275
5	Number of Unique Borrowers in Process	519	N/A
6	Total Number of Unique Borrower Applicants	1176	11929
<b>Program Expenditures (\$)</b>			
7			
8	Total Assistance Provided to Date	\$12,030,373	\$111,888,284
9	Total Spent on Administrative Support, Outreach, and Counseling	\$717,054	\$14,726,546
<b>Borrower Income (\$)</b>			
10			
11	Above \$90,000	1.63%	0.60%
12	\$70,000- \$89,000	3.88%	1.14%
13	\$50,000- \$69,000	6.33%	3.88%
14	Below \$50,000	88.16%	94.38%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
15			
16	Above 120%	15.51%	4.95%
17	110%- 119%	1.22%	0.99%
18	100%- 109%	1.43%	1.45%
19	90%- 99%	3.47%	2.39%
20	80%- 89%	4.90%	4.28%
21	Below 80%	73.47%	85.94%
<b>Geographic Breakdown (by County)</b>			
22			
23	Adair	0	33
24	Allen	1	15
25	Anderson	3	44
26	Ballard	2	9
27	Barren	0	21
28	Bath	1	38
29	Bell	13	202
30	Boone	15	360
31	Bourbon	3	40
32	Boyd	15	67
33	Boyle	2	34
34	Bracken	0	10
35	Breathitt	6	58
36	Breckinridge	1	16
37	Bullitt	5	164
38	Butler	0	12
39	Caldwell	0	6
40	Calloway	1	14
41	Campbell	11	176
42	Carlisle	4	5
43	Carroll	0	13
44	Carter	5	38
45	Casey	0	10
46	Christian	2	65
47	Clark	1	46
48	Clay	6	71
49	Clinton	1	4
50	Crittenden	0	3
51	Cumberland	0	1
52	Daviess	6	62
53	Edmonson	0	10
54	Elliott	0	6
55	Estill	1	15
56	Fayette	22	619
57	Fleming	1	25
58	Floyd	13	82
59	Franklin	3	76
60	Fulton	0	10
61	Gallatin	1	21
62	Garrard	1	38
63	Grant	3	63
64	Graves	2	26
65	Grayson	0	18
66	Green	3	14
67	Greenup	10	52
68	Hancock	3	5
69	Hardin	4	131
70	Harlan	17	160
71	Harrison	1	22
72	Hart	1	16
73	Henderson	0	26
74	Henry	1	32
75	Hickman	0	5
76	Hopkins	3	25
77	Jackson	2	24
78	Jefferson	42	1651
79	Jessamine	5	109
80	Johnson	7	57
81	Kenton	10	403
82	Knott	6	75
83	Knox	6	103
84	Larue	1	18
85	Laurel	9	114

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
86	Lawrence	9	26
87	Lee	2	14
88	Leslie	20	102
89	Letcher	14	142
90	Lewis	0	24
91	Lincoln	0	37
92	Livingston	0	2
93	Logan	0	12
94	Lyon	1	4
95	Madison	3	66
96	Magoffin	0	10
97	Marion	0	2
98	Marshall	9	170
99	Martin	3	11
100	Mason	0	28
101	McCracken	2	23
102	McCreary	5	15
103	McLean	1	26
104	Meade	2	32
105	Menifee	0	15
106	Mercer	2	31
107	Metcalfe	0	6
108	Monroe	0	5
109	Montgomery	6	68
110	Morgan	1	32
111	Muhlenberg	2	14
112	Nelson	0	97
113	Nicholas	1	18
114	Ohio	2	14
115	Oldham	3	70
116	Owen	1	22
117	Owsley	0	16
118	Pendleton	0	24
119	Perry	41	199
120	Pike	36	174
121	Powell	2	27
122	Pulaski	3	85
123	Robertson	0	4
124	Rockcastle	0	23
125	Rowan	1	33
126	Russell	3	55
127	Scott	2	104
128	Shelby	0	58
129	Simpson	0	22
130	Spencer	0	32
131	Taylor	0	26
132	Todd	1	9
133	Trigg	0	8
134	Trimble	0	7
135	Union	1	8
136	Warren	1	111
137	Washington	0	17
138	Wayne	1	15
139	Webster	0	8
140	Whitley	22	94
141	Wolfe	3	11
142	Woodford	2	46

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
143	<b>Home Mortgage Disclosure Act (HMDA)</b>		
144	<b>Borrower</b>		
145	<b>Race</b>		
146	American Indian or Alaskan Native	1	23
147	Asian	0	31
148	Black or African American	26	968
149	Native Hawaiian or other Pacific Islander	1	16
150	White	462	7004
151	Information not provided by borrower	0	0
152	<b>Ethnicity</b>		
153	Hispanic or Latino	2	144
154	Not Hispanic or Latino	488	7898
155	Information not provided by borrower	0	0
156	<b>Sex</b>		
157	Male	367	4614
158	Female	123	3428
159	Information not provided by borrower	0	0
160	<b>Co-Borrower</b>		
161	<b>Race</b>		
162	American Indian or Alaskan Native	0	11
163	Asian	1	17
164	Black or African American	4	232
165	Native Hawaiian or other Pacific Islander	1	103
166	White	265	3368
167	Information not provided by borrower	0	0
168	<b>Ethnicity</b>		
169	Hispanic or Latino	2	56
170	Not Hispanic or Latino	269	3675
171	Information not provided by borrower	0	0
172	<b>Sex</b>		
173	Male	45	1025
174	Female	226	2706
175	Information not provided by borrower	0	0
176	<b>Hardship</b>		
177	Unemployment	366	6351
178	Underemployment	91	1508
179	Divorce	0	1
180	Medical Condition	32	173
181	Death	0	1
182	Other	1	8
183	<b>Current Loan to Value Ratio (LTV)</b>		
184	<100%	74.90%	77.69%
185	100%-109%	6.53%	8.21%
186	110%-120%	3.47%	4.38%
187	>120%	15.10%	9.72%
188	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
189	<100%	74.90%	77.69%
190	100%-119%	10.00%	12.58%
191	120%-139%	4.08%	3.67%
192	140%-159%	3.47%	2.11%
193	>=160%	7.55%	3.94%
194	<b>Delinquency Status (%)</b>		
195	Current	72.19%	54.07%
196	30+	10.84%	12.98%
197	60+	9.61%	12.34%
198	90+	7.36%	20.61%
199	<b>Household Size</b>		
200	1	67	1620
201	2	110	2144
202	3	119	1725
203	4	111	1545
204	5+	83	1008
Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.			
Line 2 - This does not include x number of borrowers receiving assistance under the Hardest Hit Fund Down Payment Assistance program. The total number of unique borrowers assisted including Down Payment Assistance is 486.			

# Kentucky

## HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	490	8042
4	% of Total Number of Applications	41.67%	67.42%
5	<i>Denied</i>		
6	Number of Borrowers Denied	95	2093
7	% of Total Number of Applications	8.08%	17.55%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	72	1275
10	% of Total Number of Applications	6.12%	10.69%
11	<i>In Process</i>		
12	Number of Borrowers In Process	519	N/A
13	% of Total Number of Applications	44.13%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	1176	11929
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	742	740
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	157	139
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	82809	88700
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	23436	15985
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	8.43
29	Median Assistance Amount	771	781
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$5,067,137	<b>\$104,925,047</b>
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	57.58	50.39
37	<i>Current</i>		
38	Number	354	4349
39	%	72.19%	54.07%
40	<i>Delinquent (30+)</i>		
41	Number	53	1044
42	%	10.84%	12.98%
43	<i>Delinquent (60+)</i>		
44	Number	47	992
45	%	9.61%	12.34%
46	<i>Delinquent (90+)</i>		
47	Number	36	1657
48	%	7.36%	20.61%

# Kentucky

## HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
49	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	195	5929
50			
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	2	58
54	%	1.03%	0.98%
55	<i>Cancelled</i>		
56	Number	0	119
57	%	0.00%	2.01%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.15%
61	<i>Short Sale</i>		
62	Number	0	22
63	%	0.00%	0.37%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	1	604
70	%	0.51%	10.19%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	38	80
73	%	19.49%	1.35%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	154	5037
82	%	78.97%	84.96%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	6867
85	Six Months %	N/A	94.16%
86	Twelve Months Number	N/A	6242
87	Twelve Months %	N/A	93.64%
88	Twenty-four Months Number	N/A	4980
89	Twenty-four Months %	N/A	92.84%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

# Kentucky

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	486	486
4	% of Total Number of Submissions	100.00%	100.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn		0
10	% of Total Number of Submissions	0.00%	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Submissions	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	486	486
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	12600	12600
20	Median Credit Score	704	704
21	Median DTI	37%	37%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$6,963,237	<b>\$6,963,237</b>
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	11.73%	11.73%
27	\$70,000- \$89,000	15.23%	15.23%
28	\$50,000- \$69,000	27.57%	27.57%
29	Below \$50,000	45.47%	45.47%
30	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
31	Above 120%	37.65%	37.65%
32	110%- 119%	6.79%	6.79%
33	100%- 109%	7.41%	7.41%
34	90%- 99%	10.49%	10.49%
35	80%- 89%	9.67%	9.67%
36	Below 80%	27.98%	27.98%
37	<b>Home Mortgage Disclosure Act (HMDA)</b>		

# Kentucky

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program

		QTD	Cumulative
<b>Borrower</b>			
<b>Race</b>			
	American Indian or Alaskan Native	2	2
	Asian	3	3
	Black or African American	57	57
	Native Hawaiian or other Pacific Islander	0	0
	White	387	387
	Information not provided by borrower	37	37
<b>Ethnicity</b>			
	Hispanic or Latino	13	13
	Not Hispanic or Latino	439	439
	Information not provided by borrower	34	34
<b>Sex</b>			
	Male	265	265
	Female	196	196
	Information not provided by borrower	25	25
<b>Co-Borrower</b>			
<b>Race</b>			
	American Indian or Alaskan Native	0	0
	Asian	1	1
	Black or African American	8	8
	Native Hawaiian or other Pacific Islander	0	0
	White	82	82
	Information not provided by borrower	7	7
<b>Ethnicity</b>			
	Hispanic or Latino	3	3
	Not Hispanic or Latino	87	87
	Information not provided by borrower	8	8
<b>Sex</b>			
	Male	22	22
	Female	72	72
	Information not provided by borrower	4	4
<b>Geographic Breakdown (by Targeted Area)</b>			
	Christian	7	7
	Hardin	25	25
	Jefferson	340	340
	Kenton	114	114
<b>Homeownership Retention</b>			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%