

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
1			
2	Number of Unique Borrowers Receiving Assistance	256	7552
3	Number of Unique Borrowers Denied Assistance	43	1998
4	Number of Unique Borrowers Withdrawn from Program	3	1203
5	Number of Unique Borrowers in Process	409	N/A
6	Total Number of Unique Borrower Applicants	711	11162
Program Expenditures (\$)			
7			
8	Total Assistance Provided to Date	\$5,103,890	\$99,857,910
9	Total Spent on Administrative Support, Outreach, and Counseling	\$447,427	\$14,009,492
Borrower Income (\$)			
10			
11	Above \$90,000	0.39%	0.53%
12	\$70,000- \$89,000	1.17%	0.97%
13	\$50,000- \$69,000	5.86%	3.72%
14	Below \$50,000	92.58%	94.78%
Borrower Income as Percent of Area Median Income (AMI)			
15			
16	Above 120%	8.20%	4.26%
17	110%- 119%	1.95%	0.98%
18	100%- 109%	1.56%	1.46%
19	90%- 99%	2.34%	2.32%
20	80%- 89%	3.13%	4.24%
21	Below 80%	82.81%	86.75%
Geographic Breakdown (by County)			
22			
23	Adair	0	33
24	Allen	0	14
25	Anderson	1	41
26	Ballard	1	7
27	Barren	0	21
28	Bath	0	37
29	Bell	3	189
30	Boone	7	345
31	Bourbon	4	37
32	Boyd	2	52
33	Boyle	1	32
34	Bracken	0	10
35	Breathitt	1	52
36	Breckinridge	0	15
37	Bullitt	4	159
38	Butler	0	12
39	Caldwell	0	6
40	Calloway	0	13
41	Campbell	3	165
42	Carlisle	0	1
43	Carroll	1	13
44	Carter	1	33
45	Casey	0	10
46	Christian	3	63
47	Clark	2	45
48	Clay	1	65
49	Clinton	1	3
50	Crittenden	0	3
51	Cumberland	0	1
52	Daviess	1	56
53	Edmonson	0	10
54	Elliott	0	6
55	Estill	0	14
56	Fayette	19	597
57	Fleming	2	24
58	Floyd	6	69
59	Franklin	2	73
60	Fulton	0	10
61	Gallatin	0	20
62	Garrard	0	37
63	Grant	1	60
64	Graves	0	24
65	Grayson	1	18
66	Green	2	11
67	Greenup	1	42
68	Hancock	0	2
69	Hardin	10	127
70	Harlan	9	143
71	Harrison	2	21
72	Hart	1	15
73	Henderson	1	26
74	Henry	1	31
75	Hickman	0	5
76	Hopkins	0	22
77	Jackson	0	22
78	Jefferson	41	1609
79	Jessamine	3	104
80	Johnson	2	50
81	Kenton	16	393
82	Knott	6	69
83	Knox	3	97
84	Larue	0	17
85	Laurel	5	105

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
86	Lawrence	4	17
87	Lee	3	12
88	Leslie	3	82
89	Letcher	1	128
90	Lewis	3	24
91	Lincoln	1	37
92	Livingston	1	2
93	Logan	0	12
94	Lyon	0	3
95	Madison	2	63
96	Magoffin	0	10
97	Marion	0	2
98	Marshall	5	161
99	Martin	0	8
100	Mason	1	28
101	McCracken	1	21
102	McCreary	2	10
103	McLean	1	25
104	Meade	3	30
105	Menifee	0	15
106	Mercer	1	29
107	Metcalfe	0	6
108	Monroe	0	5
109	Montgomery	5	62
110	Morgan	0	31
111	Muhlenberg	0	12
112	Nelson	1	97
113	Nicholas	2	17
114	Ohio	0	12
115	Oldham	2	67
116	Owen	2	21
117	Owsley	2	16
118	Pendleton	1	24
119	Perry	5	158
120	Pike	8	138
121	Powell	2	25
122	Pulaski	1	82
123	Robertson	0	4
124	Rockcastle	2	23
125	Rowan	0	32
126	Russell	2	52
127	Scott	2	102
128	Shelby	0	58
129	Simpson	0	22
130	Spencer	1	32
131	Taylor	2	26
132	Todd	0	8
133	Trigg	0	8
134	Trimble	1	7
135	Union	0	7
136	Warren	4	110
137	Washington	0	17
138	Wayne	0	14
139	Webster	1	8
140	Whitley	4	72
141	Wolfe	1	8
142	Woodford	2	44

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
143	Home Mortgage Disclosure Act (HMDA)		
144	Borrower		
145	Race		
146	American Indian or Alaskan Native	0	22
147	Asian	2	31
148	Black or African American	31	942
149	Native Hawaiian or other Pacific Islander	1	15
150	White	222	6542
151	Information not provided by borrower	0	0
152	Ethnicity		
153	Hispanic or Latino	2	142
154	Not Hispanic or Latino	254	7410
155	Information not provided by borrower	0	0
156	Sex		
157	Male	140	4247
158	Female	116	3305
159	Information not provided by borrower	0	0
160	Co-Borrower		
161	Race		
162	American Indian or Alaskan Native	0	11
163	Asian	1	16
164	Black or African American	8	228
165	Native Hawaiian or other Pacific Islander	0	102
166	White	112	3103
167	Information not provided by borrower	0	0
168	Ethnicity		
169	Hispanic or Latino	1	54
170	Not Hispanic or Latino	120	3406
171	Information not provided by borrower	0	0
172	Sex		
173	Male	34	980
174	Female	87	2480
175	Information not provided by borrower	0	0
176	Hardship		
177	Unemployment	166	5985
178	Underemployment	52	1417
179	Divorce	0	1
180	Medical Condition	38	141
181	Death	0	1
182	Other	0	7
183	Current Loan to Value Ratio (LTV)		
184	<100%	82.03%	77.87%
185	100%-109%	7.42%	8.32%
186	110%-120%	3.52%	4.44%
187	>120%	7.03%	9.38%
188	Current Combined Loan to Value Ratio (CLTV)		
189	<100%	82.03%	77.87%
190	100%-119%	10.94%	12.75%
191	120%-139%	2.34%	3.64%
192	140%-159%	1.95%	2.03%
193	>=160%	2.73%	3.71%
194	Delinquency Status (%)		
195	Current	61.72%	52.90%
196	30+	11.72%	13.12%
197	60+	9.77%	12.51%
198	90+	16.80%	21.46%
199	Household Size		
200	1	63	1553
201	2	57	2034
202	3	53	1606
203	4	50	1434
204	5+	33	925
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 0 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 7,552.			

Kentucky

HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	256	7552
4	% of Total Number of Applications	36.01%	67.66%
5	<i>Denied</i>		
6	Number of Borrowers Denied	43	1998
7	% of Total Number of Applications	6.05%	17.90%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	3	1203
10	% of Total Number of Applications	0.42%	10.78%
11	<i>In Process</i>		
12	Number of Borrowers In Process	409	N/A
13	% of Total Number of Applications	57.52%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	711	11162
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	740	732
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	139	138
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	86119	89838
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	11327	15366
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	9.33
29	Median Assistance Amount	763	781
30	Assistance Characteristics		
31	Assistance Provided to Date	\$5,103,890	\$99,857,910
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	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	56.57	49.52
37	<i>Current</i>		
38	Number	158	3995
39	%	61.72%	52.90%
40	<i>Delinquent (30+)</i>		
41	Number	30	991
42	%	11.72%	13.12%
43	<i>Delinquent (60+)</i>		
44	Number	25	945
45	%	9.77%	12.51%
46	<i>Delinquent (90+)</i>		
47	Number	43	1621
48	%	16.80%	21.46%

Kentucky

HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	471	5734
50			
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	3	56
54	%	0.64%	0.98%
55	<i>Cancelled</i>		
56	Number	2	119
57	%	0.42%	2.08%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.16%
61	<i>Short Sale</i>		
62	Number	0	22
63	%	0.00%	0.38%
64	Program Completion/ Transition		
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	21	603
70	%	4.46%	10.52%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	10	42
73	%	2.12%	0.73%
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	435	4883
82	%	92.36%	85.16%
83	Homeownership Retention		
84	Six Months Number	N/A	6632
85	Six Months %	N/A	94.85%
86	Twelve Months Number	N/A	6011
87	Twelve Months %	N/A	94.39%
88	Twenty-four Months Number	N/A	4548
89	Twenty-four Months %	N/A	93.35%
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	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	0	0
4	% of Total Number of Submissions	0.00%	0.00%
5	<i>Withdrawn</i>		
6	Number of Borrowers Withdrawn	0	0
7	% of Total Number of Submissions	0.00%	0.00%
8	<i>In Process</i>		
9	Number of Borrowers In Process	0	N/A
10	% of Total Number of Submissions	0.00%	N/A
11	<i>Total</i>		
12	Total Number of Borrowers Submitted for Assistance	0	0
13	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
14	Program Characteristics		
15	Loan Characteristics at Origination		
16	Median Purchase Price	0	0
17	Median Credit Score	0	0
18	Median DTI	0%	0%
19	Assistance Characteristics		
20	Assistance Provided to Date	\$0	\$0
21	Borrower Characteristics		
22	Borrower Income (\$)		
23	Above \$90,000	0.00%	0.00%
24	\$70,000- \$89,000	0.00%	0.00%
25	\$50,000- \$69,000	0.00%	0.00%
26	Below \$50,000	0.00%	0.00%
27	Borrower Income as Percent of Area Median Income (AMI)		
28	Above 120%	0.00%	0.00%
29	110%- 119%	0.00%	0.00%
30	100%- 109%	0.00%	0.00%
31	90%- 99%	0.00%	0.00%
32	80%- 89%	0.00%	0.00%
33	Below 80%	0.00%	0.00%
34	Home Mortgage Disclosure Act (HMDA)		

Kentucky

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

		QTD	Cumulative
Borrower			
Race			
	American Indian or Alaskan Native	0	0
	Asian	0	0
	Black or African American	0	0
	Native Hawaiian or other Pacific Islander	0	0
	White	0	0
	Information not provided by borrower	0	0
Ethnicity			
	Hispanic or Latino	0	0
	Not Hispanic or Latino	0	0
	Information not provided by borrower	0	0
Sex			
	Male	0	0
	Female	0	0
	Information not provided by borrower	0	0
Co-Borrower			
Race			
	American Indian or Alaskan Native	0	0
	Asian	0	0
	Black or African American	0	0
	Native Hawaiian or other Pacific Islander	0	0
	White	0	0
	Information not provided by borrower	0	0
Ethnicity			
	Hispanic or Latino	0	0
	Not Hispanic or Latino	0	0
	Information not provided by borrower	0	0
Sex			
	Male	0	0
	Female	0	0
	Information not provided by borrower	0	0
Geographic Breakdown (by Targeted Area)			
	Christian	0	0
	Hardin	0	0
	Jefferson	0	0
	Kenton	0	0
Homeownership Retention			
	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%