

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	492	4036
	Number of Unique Borrowers Denied Assistance	77	1404
	Number of Unique Borrowers Withdrawn from Program	131	777
	Number of Unique Borrowers in Process	387	N/A
	Total Number of Unique Borrower Applicants	1087	6604
Program Expenditures (\$)			
	Total Assistance Provided to Date	6540616.66	41445329.74
	Total Spent on Administrative Support, Outreach, and Counseling	975673.86	7562310.5
Borrower Income (\$)			
	Above \$90,000	0.00%	0.69%
	\$70,000- \$89,000	0.61%	1.24%
	\$50,000- \$69,000	2.64%	4.48%
	Below \$50,000	96.75%	93.58%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	4.27%	4.73%
	110%- 119%	0.41%	1.11%
	100%- 109%	1.63%	1.39%
	90%- 99%	2.03%	2.80%
	80%- 89%	5.08%	4.31%
	Below 80%	86.59%	85.65%
Geographic Breakdown (by County)			
	Adair	3	10
	Allen	0	10
	Anderson	3	24
	Ballard	0	1
	Barren	1	13
	Bath	1	30
	Bell	25	109
	Boone	17	183
	Bourbon	2	19
	Boyd	4	22
	Boyle	1	15
	Bracken	0	2
	Breathitt	3	25
	Breckinridge	0	5
	Bullitt	13	90
	Butler	1	7
	Caldwell	0	3
	Calloway	0	5
	Campbell	8	107
	Carlisle	0	0
	Carroll	0	1
	Carter	4	17
	Casey	1	4
	Christian	4	31
	Clark	4	21
	Clay	8	15
	Clinton	0	1
	Crittenden	0	2
	Cumberland	0	0
	Daviess	5	29
	Edmonson	0	8
	Elliott	0	3
	Estill	0	8
	Fayette	31	344
	Fleming	1	10
	Floyd	4	18
	Franklin	3	48
	Fulton	0	8
	Gallatin	0	14
	Garrard	2	23
	Grant	8	37
	Graves	3	10
	Grayson	2	12
	Green	0	3
	Greenup	0	19
	Hancock	0	1
	Hardin	5	74
	Harlan	16	40
	Harrison	2	14
	Hart	1	10
	Henderson	1	20
	Henry	1	18
	Hickman	0	3
	Hopkins	2	14
	Jackson	0	5
	Jefferson	90	1000
	Jessamine	8	55
	Johnson	5	13
	Kenton	24	239
	Knott	9	29
	Knox	7	49
	Larue	2	13
	Laurel	10	47

Kentucky		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lawrence	0	3
Lee	0	3
Leslie	10	45
Letcher	18	55
Lewis	0	6
Lincoln	3	12
Livingston	0	0
Logan	0	5
Lyon	0	2
Madison	1	19
Magoffin	0	6
Marion	0	0
Marshall	11	93
Martin	1	2
Mason	2	7
McCracken	1	10
McCreary	2	4
McLean	0	7
Meade	1	14
Menifee	1	11
Mercer	2	12
Metcalfe	1	5
Monroe	0	2
Montgomery	2	32
Morgan	1	15
Muhlenberg	0	7
Nelson	10	60
Nicholas	0	5
Ohio	1	4
Oldham	2	38
Owen	0	9
Owsley	1	5
Pendleton	3	11
Perry	13	80
Pike	7	34
Powell	1	8
Pulaski	9	49
Robertson	0	1
Rockcastle	2	10
Rowan	2	24
Russell	0	3
Scott	9	60
Shelby	1	35
Simpson	1	17
Spencer	2	22
Taylor	2	12
Todd	0	4
Trigg	1	4
Trimble	0	6
Union	3	4
Warren	7	65
Washington	4	10
Wayne	0	7
Webster	0	4
Whitley	3	31
Wolfe	1	3
Woodford	5	24

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native		2	12
Asian		2	16
Black or African American		56	552
Native Hawaiian or other Pacific Islander		2	8
White		430	3448
Information not provided by borrower		0	0
Ethnicity			
Hispanic or Latino		8	81
Not Hispanic or Latino		484	3955
Information not provided by borrower		0	0
Sex			
Male		280	2243
Female		212	1793
Information not provided by borrower		0	0
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native		0	6
Asian		1	6
Black or African American		16	129
Native Hawaiian or other Pacific Islander		0	99
White		251	1531
Information not provided by borrower		0	0
Ethnicity			
Hispanic or Latino		2	32
Not Hispanic or Latino		266	1739
Information not provided by borrower		0	0
Sex			
Male		66	476
Female		202	1295
Information not provided by borrower		0	0
Hardship			
Unemployment		414	3172
Underemployment		78	856
Divorce		0	1
Medical Condition		0	0
Death		0	1
Other		0	6
Current Loan to Value Ratio (LTV)			
<100%		73.98%	78.64%
100%-109%		8.54%	7.98%
110%-120%		5.28%	4.41%
>120%		12.20%	8.97%
Current Combined Loan to Value Ratio (CLTV)			
<100%		73.98%	78.64%
100%-119%		13.82%	12.39%
120%-139%		4.27%	3.87%
140%-159%		1.22%	1.81%
>=160%		6.71%	3.30%
Delinquency Status (%)			
Current		56.10%	47.67%
30+		13.62%	13.33%
60+		11.38%	13.68%
90+		18.90%	25.32%
Household Size			
1		87	849
2		139	1109
3		109	819
4		107	764
5+		50	495
<p>Note: During a data review, it was discovered that three loans that had a closing date entered into the system did not close, resulting in an overstatement of Borrowers Receiving Assistance. These should have been shown in the Withdrawn category. Cumulative totals for Borrowers Receiving Assistance and the associated demographics have been reduced by three (3). Cumulative Withdrawn has been increased by three (3). Therefore, the Cumulative Totals in this report will not equal current quarter data plus prior quarters' cumulative data.</p>			

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		492	4036
% of Total Number of Applications		45.26%	61.11%
<i>Denied</i>			
Number of Borrowers Denied		77	1404
% of Total Number of Applications		7.08%	21.26%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		131	777
% of Total Number of Applications		12.05%	11.77%
<i>In Process</i>			
Number of Borrowers In Process		387	N/A
% of Total Number of Applications		35.60%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1087	6604
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		N/A	N/A
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		917.32	859.67
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		182.59	151.6
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		87779.26	92130.5
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		15308.97	18560.84
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	7
Median Assistance Amount		776.97	737.36
Assistance Characteristics			
Assistance Provided to Date		6540616.66	41445329.74
Total Lender/Servicer Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
Median Lender/Servicer Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		49.38	53.53
<i>Current</i>			
Number		276	1924
%		56.10%	47.67%
<i>Delinquent (30+)</i>			
Number		67	538
%		13.62%	13.33%
<i>Delinquent (60+)</i>			
Number		56	552
%		11.38%	13.68%
<i>Delinquent (90+)</i>			
Number		93	1022
%		18.90%	25.32%

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	355	2800
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	12
	%	0.00%	0.43%
	<i>Cancelled</i>		
	Number	5	143
	%	1.41%	5.11%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	3
	%	0.00%	0.11%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	350	2619
	%	98.59%	93.54%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	23
	%	0.00%	0.82%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	2945
	Six Months %	N/A	99.66%
	Twelve Months Number	N/A	1943
	Twelve Months %	N/A	99.49%
	Twenty-four Months Number	N/A	211
	Twenty-four Months %	N/A	99.53%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%
<p>Note: During a data review, it was discovered that three loans that had a closing date entered into the system did not close, resulting in an overstatement of Borrowers Receiving Assistance. These should have been shown in the Withdrawn category. Cumulative totals for Borrowers Receiving Assistance and the associated demographics have been reduced by three (3). Cumulative Withdrawn has been increased by three (3). Therefore, the Cumulative Totals in this report will not equal current quarter data plus prior quarters' cumulative data.</p>			

1. Includes second mortgage settlement

Kentucky

HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

QTD

Cumulative

2. Borrower still owns home