

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	494	5368
	Number of Unique Borrowers Denied Assistance	26	1605
	Number of Unique Borrowers Withdrawn from Program	37	975
	Number of Unique Borrowers in Process	320	N/A
	Total Number of Unique Borrower Applicants	877	8268
Program Expenditures (\$)			
	Total Assistance Provided to Date	5630742.92	59089635.59
	Total Spent on Administrative Support, Outreach, and Counseling	870315.34	10125123.64
Borrower Income (\$)			
	Above \$90,000	0.61%	0.61%
	\$70,000- \$89,000	0.61%	1.06%
	\$50,000- \$69,000	1.42%	3.78%
	Below \$50,000	97.37%	94.54%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	2.63%	4.32%
	110%- 119%	0.81%	0.97%
	100%- 109%	0.81%	1.25%
	90%- 99%	1.82%	2.55%
	80%- 89%	5.47%	4.21%
	Below 80%	88.46%	86.70%
Geographic Breakdown (by County)			
	Adair	2	19
	Allen	0	12
	Anderson	3	31
	Ballard	1	2
	Barren	0	13
	Bath	1	33
	Bell	11	146
	Boone	20	240
	Bourbon	2	25
	Boyd	9	36
	Boyle	1	19
	Bracken	1	7
	Breathitt	6	37
	Breckinridge	3	12
	Bullitt	13	118
	Butler	0	8
	Caldwell	0	3
	Calloway	0	6
	Campbell	10	135
	Carlisle	0	0
	Carroll	0	5
	Carter	2	25
	Casey	1	6
	Christian	4	40
	Clark	4	30
	Clay	15	41
	Clinton	1	2
	Crittenden	0	2
	Cumberland	0	0
	Daviess	5	40
	Edmonson	2	10
	Elliott	0	4
	Estill	1	12
	Fayette	31	437
	Fleming	1	17
	Floyd	3	31
	Franklin	2	59
	Fulton	0	10
	Gallatin	0	16
	Garrard	2	28
	Grant	2	46
	Graves	4	15
	Grayson	0	13
	Green	0	3
	Greenup	2	27
	Hancock	0	1
	Hardin	5	91
	Harlan	14	81
	Harrison	1	16
	Hart	0	10
	Henderson	1	22
	Henry	3	26
	Hickman	1	4
	Hopkins	2	20
	Jackson	3	11
	Jefferson	98	1256
	Jessamine	5	69
	Johnson	3	23
	Kenton	17	292
	Knott	9	45
	Knox	10	71
	Larue	0	14
	Laurel	8	69

Kentucky		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Lawrence	2	8
Lee	1	6
Leslie	8	60
Letcher	11	86
Lewis	3	14
Lincoln	6	29
Livingston	0	0
Logan	0	8
Lyon	0	3
Madison	1	24
Magoffin	1	8
Marion	0	0
Marshall	6	114
Martin	1	5
Mason	0	13
McCracken	1	12
McCreary	1	5
McLean	2	17
Meade	1	18
Menifee	2	13
Mercer	1	19
Metcalfe	1	6
Monroe	0	2
Montgomery	1	37
Morgan	2	18
Muhlenberg	0	7
Nelson	6	75
Nicholas	1	12
Ohio	1	6
Oldham	5	49
Owen	1	13
Owsley	1	6
Pendleton	2	16
Perry	14	112
Pike	20	72
Powell	2	14
Pulaski	5	62
Robertson	0	2
Rockcastle	1	14
Rowan	1	28
Russell	0	10
Scott	5	80
Shelby	4	41
Simpson	1	18
Spencer	2	24
Taylor	0	16
Todd	1	5
Trigg	0	5
Trimble	0	6
Union	0	4
Warren	8	86
Washington	1	14
Wayne	1	11
Webster	0	5
Whitley	12	53
Wolfe	0	4
Woodford	2	31

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native		0	16
Asian		1	19
Black or African American		45	684
Native Hawaiian or other Pacific Islander		0	8
White		448	4641
Information not provided by borrower		0	0
Ethnicity			
Hispanic or Latino		8	98
Not Hispanic or Latino		486	5270
Information not provided by borrower		0	0
Sex			
Male		286	2980
Female		208	2388
Information not provided by borrower		0	0
Co-Borrower			
Race			
American Indian or Alaskan Native		1	9
Asian		0	10
Black or African American		9	164
Native Hawaiian or other Pacific Islander		0	99
White		223	2147
Information not provided by borrower		0	0
Ethnicity			
Hispanic or Latino		4	38
Not Hispanic or Latino		229	2391
Information not provided by borrower		0	0
Sex			
Male		57	682
Female		176	1747
Information not provided by borrower		0	0
Hardship			
Unemployment		441	4327
Underemployment		52	1032
Divorce		0	1
Medical Condition		1	1
Death		0	1
Other		0	6
Current Loan to Value Ratio (LTV)			
<100%		75.51%	78.06%
100%-109%		9.11%	8.22%
110%-120%		3.85%	4.38%
>120%		11.54%	9.35%
Current Combined Loan to Value Ratio (CLTV)			
<100%		75.51%	78.06%
100%-119%		12.96%	12.59%
120%-139%		3.64%	3.86%
140%-159%		3.24%	2.05%
>=160%		4.66%	3.45%
Delinquency Status (%)			
Current		62.75%	50.45%
30+		13.56%	13.23%
60+		10.93%	13.39%
90+		12.75%	22.93%
Household Size			
1		97	1103
2		129	1462
3		117	1127
4		98	1030
5+		53	646

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		494	5368
% of Total Number of Applications		88.69%	64.93%
<i>Denied</i>			
Number of Borrowers Denied		26	1605
% of Total Number of Applications		4.67%	19.41%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		37	975
% of Total Number of Applications		6.64%	11.79%
<i>In Process</i>			
Number of Borrowers In Process		320	N/A
% of Total Number of Applications		57.45%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		877	8268
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		709.71	736.99
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		149.69	146.98
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		85453.33	90040.37
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		13648.82	16416.14
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	7.92
Median Assistance Amount		742.95	788.79
Assistance Characteristics			
Assistance Provided to Date		5630742.92	59089635.59
Total Lender/Service Assistance Amount		N/A	N/A
Borrowers Receiving Lender/Service Match (%)		N/A	N/A
Median Lender/Service Assistance per Borrower		N/A	N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		48.57	51.33
<i>Current</i>			
Number		310	2708
%		62.75%	50.45%
<i>Delinquent (30+)</i>			
Number		67	710
%		13.56%	13.23%
<i>Delinquent (60+)</i>			
Number		54	719
%		10.93%	13.39%
<i>Delinquent (90+)</i>			
Number		63	1231
%		12.75%	22.93%

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)	547	3310
Alternative Outcomes		
<i>Foreclosure Sale</i>		
Number	0	4
%	0.00%	0.12%
<i>Cancelled</i>		
Number	8	65
%	1.46%	1.96%
<i>Deed in Lieu</i>		
Number	5	5
%	0.91%	0.15%
<i>Short Sale</i>		
Number	11	11
%	2.01%	0.33%
Program Completion/ Transition		
<i>Loan Modification Program</i>		
Number	0	0
%	0.00%	0.00%
<i>Re-employed/ Regain Appropriate Employment Level</i>		
Number	58	339
%	10.60%	10.24%
<i>Reinstatement/Current/Payoff</i>		
Number	3	12
%	0.55%	10.24%
<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	462	2874
%	84.46%	86.83%
Homeownership Retention²		
Six Months Number	N/A	4467
Six Months %	N/A	99.29%
Twelve Months Number	N/A	3514
Twelve Months %	N/A	99.15%
Twenty-four Months Number	N/A	1491
Twenty-four Months %	N/A	98.29%
Unreachable Number	N/A	0
Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

Footnote: During a data review, it was discovered that in the Outcomes category, clients have been miscategorized as re-gained employment that should have been in the Other - Borrower Still Owns Home category. These are clients that transitioned out of the program due to exhausting available financial assistance, but did not gain or regain employment. In addition, some clients had transitioned out of the program, but returned for additional available assistance. These clients should have been subtracted from the outcomes category at that time and were not. In addition, a data review revealed that some outcomes had been duplicated due to reporting cumulative numbers as monthly numbers. Adjustments to the cumulative data through first quarter 2014 have been made to account for the reclassification of cases and deletion of cases where the client returned for more assistance and deletion of duplicate cases. The cumulative numbers in this section equal the prior quarter's cumulative number, plus (or minus) the reconciliation data. The reconciliation numbers are detailed below.

Kentucky

HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

QTD

Cumulative

Reconciliation to Cumulative Numbers: Alternative Outcomes - Foreclosure:- 8; Cancelled: -104; Program Completion - Loan Modification -3; Re-employed -3,466; Reinstatement -16; Other - Borrower Still Owns Home +2,412