

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	361	5727
	Number of Unique Borrowers Denied Assistance	63	1668
	Number of Unique Borrowers Withdrawn from Program	54	1029
	Number of Unique Borrowers in Process	252	N/A
	Total Number of Unique Borrower Applicants	730	8676
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$6,154,404.41	\$65,244,040.00
	Total Spent on Administrative Support, Outreach, and Counseling	\$658,415.40	\$10,783,539.04
Borrower Income (\$)			
	Above \$90,000	0.28%	0.59%
	\$70,000- \$89,000	0.28%	1.01%
	\$50,000- \$69,000	1.66%	3.65%
	Below \$50,000	97.78%	94.75%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	3.05%	4.24%
	110%- 119%	1.39%	1.00%
	100%- 109%	1.39%	1.26%
	90%- 99%	1.39%	2.48%
	80%- 89%	3.60%	4.17%
	Below 80%	89.20%	86.85%
Geographic Breakdown (by County)			
	Adair	1	20
	Allen	0	12
	Anderson	2	33
	Ballard	2	4
	Barren	0	13
	Bath	1	34
	Bell	5	151
	Boone	15	255
	Bourbon	1	26
	Boyd	4	40
	Boyle	3	22
	Bracken	2	9
	Breathitt	3	40
	Breckinridge	0	12
	Bullitt	7	125
	Butler	1	9
	Caldwell	1	4
	Calloway	1	7
	Campbell	5	140
	Carlisle	0	0
	Carroll	3	8
	Carter	1	26
	Casey	1	7
	Christian	3	43
	Clark	1	31
	Clay	3	44
	Clinton	0	2
	Crittenden	0	2
	Cumberland	0	0
	Daviess	3	43
	Edmonson	0	10
	Elliott	2	6
	Estill	0	12
	Fayette	24	461
	Fleming	2	19
	Floyd	8	39
	Franklin	0	59
	Fulton	0	10
	Gallatin	0	16
	Garrard	1	29
	Grant	2	48
	Graves	1	16
	Grayson	0	13
	Green	4	7
	Greenup	5	32
	Hancock	0	1
	Hardin	5	96
	Harlan	6	87
	Harrison	0	16
	Hart	0	10
	Henderson	1	23
	Henry	0	26
	Hickman	0	4
	Hopkins	0	20
	Jackson	2	13
	Jefferson	69	1325
	Jessamine	9	78
	Johnson	5	28
	Kenton	19	311
	Knott	5	50
	Knox	4	75
	Larue	0	14
	Laurel	6	75

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Lawrence	1	9
	Lee	1	7
	Leslie	5	65
	Letcher	4	90
	Lewis	1	15
	Lincoln	2	31
	Livingston	0	0
	Logan	1	9
	Lyon	0	3
	Madison	10	34
	Magoffin	1	9
	Marion	0	0
	Marshall	7	121
	Martin	0	5
	Mason	4	17
	McCracken	0	12
	McCreary	1	6
	McLean	4	21
	Meade	3	21
	Menifee	1	14
	Mercer	1	20
	Metcalfe	0	6
	Monroe	0	2
	Montgomery	3	40
	Morgan	1	19
	Muhlenberg	0	7
	Nelson	5	80
	Nicholas	1	13
	Ohio	1	7
	Oldham	2	51
	Owen	0	13
	Owsley	0	6
	Pendleton	3	19
	Perry	7	118
	Pike	13	85
	Powell	0	14
	Pulaski	4	66
	Robertson	0	2
	Rockcastle	0	14
	Rowan	1	29
	Russell	2	12
	Scott	3	82
	Shelby	4	45
	Simpson	0	18
	Spencer	2	26
	Taylor	0	16
	Todd	0	5
	Trigg	2	7
	Trimble	0	6
	Union	0	4
	Warren	6	92
	Washington	0	14
	Wayne	0	11
	Webster	1	6
	Whitley	4	57
	Wolfe	0	4
	Woodford	0	31

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native	1		17
Asian	1		20
Black or African American	48		732
Native Hawaiian or other Pacific Islander	1		9
White	310		4949
Information not provided by borrower	0		0
Ethnicity			
Hispanic or Latino	11		109
Not Hispanic or Latino	350		5618
Information not provided by borrower	0		0
Sex			
Male	205		3184
Female	156		2543
Information not provided by borrower	0		0
Co-Borrower			
Race			
American Indian or Alaskan Native	1		10
Asian	1		11
Black or African American	12		176
Native Hawaiian or other Pacific Islander	1		100
White	148		2295
Information not provided by borrower	0		0
Ethnicity			
Hispanic or Latino	4		42
Not Hispanic or Latino	159		2550
Information not provided by borrower	0		0
Sex			
Male	46		728
Female	117		1864
Information not provided by borrower	0		0
Hardship			
Unemployment	305		4630
Underemployment	56		1088
Divorce	0		1
Medical Condition	0		1
Death	0		1
Other	0		6
Current Loan to Value Ratio (LTV)			
<100%	74.52%		77.84%
100%-109%	11.91%		8.43%
110%-120%	4.43%		4.38%
>120%	9.14%		9.34%
Current Combined Loan to Value Ratio (CLTV)			
<100%	74.52%		77.84%
100%-119%	16.34%		12.82%
120%-139%	3.05%		3.81%
140%-159%	2.49%		2.08%
>=160%	3.60%		3.46%
Delinquency Status (%)			
Current	55.68%		50.79%
30+	12.74%		13.20%
60+	13.02%		13.38%
90+	18.56%		22.63%
Household Size			
1	78		1181
2	105		1567
3	72		1198
4	66		1096
5+	40		685
<p>Note: Cumulative receiving assistance figure and all related cumulative figures have been adjusted (-2) to reflect loans previously counted as closed that did not close, bringing the cumulative number to 5,727 rather than 5,729.</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		361	5727
% of Total Number of Applications		49.45%	66.01%
<i>Denied</i>			
Number of Borrowers Denied		63	1668
% of Total Number of Applications		8.63%	19.23%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		54	1029
% of Total Number of Applications		7.40%	11.86%
<i>In Process</i>			
Number of Borrowers In Process		252	N/A
% of Total Number of Applications		34.52%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		730	8676
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		NA	NA
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		714.5	733.28
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		121.21	143.72
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		85402.62	89425.95
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		14185.43	16402.8
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	9.47
Median Assistance Amount		759.81	788.79
Assistance Characteristics			
Assistance Provided to Date		6154404.41	65244040
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		43.59	50.48
<i>Current</i>			
Number		201	2909
%		55.68%	50.79%
<i>Delinquent (30+)</i>			
Number		46	756
%		12.74%	13.20%
<i>Delinquent (60+)</i>			
Number		47	766
%		13.02%	13.38%
<i>Delinquent (90+)</i>			
Number		67	1296
%		18.56%	22.63%

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)	74	3384
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	8	12
	%	10.81%	0.35%
	<i>Cancelled</i>		
	Number	5	70
	%	6.76%	2.07%
	<i>Deed in Lieu</i>		
	Number	1	6
	%	1.35%	0.18%
	<i>Short Sale</i>		
	Number	2	13
	%	2.70%	0.38%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	22	361
	%	29.73%	10.67%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	12
	%	0.00%	0.35%
	<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	36	2910
	%	48.65%	85.99%
Homeownership Retention²			
	Six Months Number	N/A	4733
	Six Months %	N/A	97.95%
	Twelve Months Number	N/A	3940
	Twelve Months %	N/A	97.62%
	Twenty-four Months Number	N/A	1880
	Twenty-four Months %	N/A	96.36%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home