

Fourth Quarter 2014

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
1			
2	Number of Unique Borrowers Receiving Assistance	339	6369
3	Number of Unique Borrowers Denied Assistance	54	1780
4	Number of Unique Borrowers Withdrawn from Program	42	1114
5	Number of Unique Borrowers in Process	205	N/A
6	Total Number of Unique Borrower Applicants	640	9468
<b>Program Expenditures (\$)</b>			
7			
8	Total Assistance Provided to Date	\$6,213,263	\$77,759,751
9	Total Spent on Administrative Support, Outreach, and Counseling	\$550,450	\$11,958,091
<b>Borrower Income (\$)</b>			
10			
11	Above \$90,000	0.29%	0.55%
12	\$70,000- \$89,000	0.88%	0.96%
13	\$50,000- \$69,000	2.65%	3.53%
14	Below \$50,000	96.17%	94.96%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
15			
16	Above 120%	2.36%	4.02%
17	110%- 119%	0.29%	0.96%
18	100%- 109%	1.77%	1.32%
19	90%- 99%	2.36%	2.40%
20	80%- 89%	3.54%	4.02%
21	Below 80%	89.68%	87.28%
<b>Geographic Breakdown (by County)</b>			
22			
23	Adair	4	26
24	Allen	0	12
25	Anderson	2	37
26	Ballard	1	6
27	Barren	3	17
28	Bath	0	35
29	Bell	1	158
30	Boone	20	294
31	Bourbon	1	27
32	Boyd	4	45
33	Boyle	1	26
34	Bracken	1	10
35	Breathitt	4	45
36	Breckinridge	1	14
37	Bullitt	7	138
38	Butler	1	10
39	Caldwell	2	6
40	Calloway	0	10
41	Campbell	6	153
42	Carlisle	0	0
43	Carroll	1	10
44	Carter	1	28
45	Casey	1	8
46	Christian	3	49
47	Clark	1	36
48	Clay	1	51
49	Clinton	0	2
50	Crittenden	0	2
51	Cumberland	0	0
52	Daviess	3	50
53	Edmonson	0	10
54	Elliott	0	6
55	Estill	0	13
56	Fayette	26	507
57	Fleming	0	21
58	Floyd	3	44
59	Franklin	4	64
60	Fulton	0	10
61	Gallatin	2	19
62	Garrard	3	34
63	Grant	3	52
64	Graves	4	20
65	Grayson	3	16
66	Green	1	9
67	Greenup	2	38
68	Hancock	0	1
69	Hardin	5	105
70	Harlan	9	105
71	Harrison	0	17
72	Hart	0	10
73	Henderson	0	23
74	Henry	0	27
75	Hickman	1	5
76	Hopkins	0	22
77	Jackson	3	19
78	Jefferson	54	1425
79	Jessamine	5	88
80	Johnson	3	34
81	Kenton	23	342
82	Knott	2	52
83	Knox	4	84
84	Larue	1	15
85	Laurel	6	85

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		QTD	Cumulative
86	Lawrence	1	10
87	Lee	0	7
88	Leslie	4	71
89	Letcher	9	104
90	Lewis	1	16
91	Lincoln	2	36
92	Livingston	0	1
93	Logan	0	10
94	Lyon	0	3
95	Madison	5	52
96	Magoffin	0	9
97	Marion	0	1
98	Marshall	5	130
99	Martin	0	6
100	Mason	2	23
101	McCracken	1	15
102	McCreary	0	6
103	McLean	0	21
104	Meade	1	23
105	Menifee	0	14
106	Mercer	2	25
107	Metcalfe	0	6
108	Monroe	0	3
109	Montgomery	4	48
110	Morgan	3	23
111	Muhlenberg	1	8
112	Nelson	2	87
113	Nicholas	1	15
114	Ohio	0	7
115	Oldham	3	56
116	Owen	1	16
117	Owsley	1	7
118	Pendleton	2	21
119	Perry	7	134
120	Pike	6	103
121	Powell	2	19
122	Pulaski	3	70
123	Robertson	0	3
124	Rockcastle	0	14
125	Rowan	1	30
126	Russell	16	30
127	Scott	2	84
128	Shelby	2	51
129	Simpson	1	19
130	Spencer	1	28
131	Taylor	1	19
132	Todd	0	5
133	Trigg	1	8
134	Trimble	0	6
135	Union	0	4
136	Warren	1	96
137	Washington	0	15
138	Wayne	1	13
139	Webster	0	6
140	Whitley	4	63
141	Wolfe	1	6
142	Woodford	1	36

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	3	20
147	Asian	2	25
148	Black or African American	42	810
149	Native Hawaiian or other Pacific Islander	1	11
150	White	291	5503
151	Information not provided by borrower	0	0
152	<b>Ethnicity</b>		
153	Hispanic or Latino	9	126
154	Not Hispanic or Latino	330	6243
155	Information not provided by borrower	0	0
156	<b>Sex</b>		
157	Male	175	3519
158	Female	164	2850
159	Information not provided by borrower	0	0
160	<b>Co-Borrower</b>		
161	<b>Race</b>		
162	American Indian or Alaskan Native	1	11
163	Asian	0	11
164	Black or African American	8	192
165	Native Hawaiian or other Pacific Islander	0	100
166	White	152	2570
167	Information not provided by borrower	0	0
168	<b>Ethnicity</b>		
169	Hispanic or Latino	4	49
170	Not Hispanic or Latino	157	2835
171	Information not provided by borrower	0	0
172	<b>Sex</b>		
173	Male	62	831
174	Female	99	2053
175	Information not provided by borrower	0	0
176	<b>Hardship</b>		
177	Unemployment	278	5155
178	Underemployment	57	1201
179	Divorce	0	1
180	Medical Condition	3	4
181	Death	0	1
182	Other	1	7
183	<b>Current Loan to Value Ratio (LTV)</b>		
184	<100%	75.52%	77.64%
185	100%-109%	8.85%	8.37%
186	110%-120%	5.90%	4.55%
187	>120%	9.73%	9.44%
188	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
189	<100%	75.52%	77.64%
190	100%-119%	14.75%	12.92%
191	120%-139%	2.36%	3.69%
192	140%-159%	1.18%	2.06%
193	>=160%	6.19%	3.69%
194	<b>Delinquency Status (%)</b>		
195	Current	60.18%	51.58%
196	30+	14.45%	13.22%
197	60+	8.85%	13.17%
198	90+	16.52%	22.03%
199	<b>Household Size</b>		
200	1	68	1308
201	2	91	1744
202	3	72	1335
203	4	63	1218
204	5+	45	764

# 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	339	6369
4	% of Total Number of Applications	52.97%	67.27%
5	<i>Denied</i>		
6	Number of Borrowers Denied	54	1780
7	% of Total Number of Applications	8.44%	18.80%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	42	1114
10	% of Total Number of Applications	6.56%	11.77%
11	<i>In Process</i>		
12	Number of Borrowers In Process	205	N/A
13	% of Total Number of Applications	32.03%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	640	9468
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	762	734
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	144	142
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	90138	89394
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	11557	15992
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness <sup>1</sup>	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	10.2
29	Median Assistance Amount	754	778
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$6,213,263	<b>\$77,759,751</b>
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	39.41	49.56
37	<i>Current</i>		
38	Number	204	3285
39	%	60.18%	51.58%
40	<i>Delinquent (30+)</i>		
41	Number	49	842
42	%	14.45%	13.22%
43	<i>Delinquent (60+)</i>		
44	Number	30	839
45	%	8.85%	13.17%
46	<i>Delinquent (90+)</i>		
47	Number	56	1403
48	%	16.52%	22.03%

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## 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)	687	4159
50			
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	11	36
54	%	1.60%	0.87%
55	<i>Cancelled</i>		
56	Number	18	90
57	%	2.62%	2.16%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.22%
61	<i>Short Sale</i>		
62	Number	0	22
63	%	0.00%	0.53%
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	78	483
70	%	11.35%	11.61%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	6	26
73	%	0.87%	0.63%
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	574	3493
82	%	83.55%	83.99%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	5552
85	Six Months %	N/A	96.96%
86	Twelve Months Number	N/A	4698
87	Twelve Months %	N/A	96.43%
88	Twenty-four Months Number	N/A	2817
89	Twenty-four Months %	N/A	95.43%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home