

# Q1 2015 Hardest Hit Fund Program Report

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
1			
2	Number of Unique Borrowers Receiving Assistance	299	6668
3	Number of Unique Borrowers Denied Assistance	36	1816
4	Number of Unique Borrowers Withdrawn from Program	17	1131
5	Number of Unique Borrowers in Process	266	N/A
6	Total Number of Unique Borrower Applicants	618	9881
<b>Program Expenditures (\$)</b>			
7			
8	Total Assistance Provided to Date	\$5,675,942	\$83,435,693
9	Total Spent on Administrative Support, Outreach, and Counseling	\$555,972	\$12,514,063
<b>Borrower Income (\$)</b>			
10			
11	Above \$90,000	1.00%	0.57%
12	\$70,000- \$89,000	1.34%	0.97%
13	\$50,000- \$69,000	3.34%	3.52%
14	Below \$50,000	94.31%	94.93%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
15			
16	Above 120%	5.02%	4.06%
17	110%- 119%	0.67%	0.94%
18	100%- 109%	1.34%	1.32%
19	90%- 99%	1.34%	2.35%
20	80%- 89%	5.69%	4.09%
21	Below 80%	85.95%	87.22%
<b>Geographic Breakdown (by County)</b>			
22			
23	Adair	5	31
24	Allen	2	14
25	Anderson	1	38
26	Ballard	0	6
27	Barren	0	17
28	Bath	2	37
29	Bell	4	162
30	Boone	15	309
31	Bourbon	2	29
32	Boyd	2	47
33	Boyle	1	27
34	Bracken	0	10
35	Breathitt	3	48
36	Breckinridge	0	14
37	Bullitt	7	145
38	Butler	1	11
39	Caldwell	0	6
40	Calloway	1	11
41	Campbell	4	157
42	Carlisle	0	0
43	Carroll	0	10
44	Carter	1	29
45	Casey	1	9
46	Christian	2	51
47	Clark	0	36
48	Clay	6	57
49	Clinton	0	2
50	Crittenden	0	2
51	Cumberland	0	0
52	Daviess	2	52
53	Edmonson	0	10
54	Elliott	0	6
55	Estill	0	13
56	Fayette	32	539
57	Fleming	0	21
58	Floyd	3	47
59	Franklin	0	64
60	Fulton	0	10
61	Gallatin	0	19
62	Garrard	0	34
63	Grant	2	54
64	Graves	3	23
65	Grayson	0	16
66	Green	0	9
67	Greenup	1	39
68	Hancock	0	1
69	Hardin	3	108
70	Harlan	6	111
71	Harrison	1	18
72	Hart	0	10
73	Henderson	1	24
74	Henry	0	27
75	Hickman	0	5
76	Hopkins	0	22
77	Jackson	0	19
78	Jefferson	41	1466
79	Jessamine	5	93
80	Johnson	4	38
81	Kenton	10	352
82	Knott	4	56
83	Knox	3	87
84	Larue	1	16
85	Laurel	2	87

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
86	Lawrence	0	10
87	Lee	1	8
88	Leslie	1	72
89	Letcher	9	113
90	Lewis	3	19
91	Lincoln	0	36
92	Livingston	0	1
93	Logan	1	11
94	Lyon	0	3
95	Madison	3	55
96	Magoffin	0	9
97	Marion	0	1
98	Marshall	8	138
99	Martin	0	6
100	Mason	3	26
101	McCracken	1	16
102	McCreary	1	7
103	McLean	1	22
104	Meade	2	25
105	Menifee	0	14
106	Mercer	0	25
107	Metcalfe	0	6
108	Monroe	0	3
109	Montgomery	3	51
110	Morgan	0	23
111	Muhlenberg	2	10
112	Nelson	4	91
113	Nicholas	0	15
114	Ohio	0	7
115	Oldham	1	57
116	Owen	1	17
117	Owsley	2	9
118	Pendleton	1	22
119	Perry	13	147
120	Pike	10	113
121	Powell	1	20
122	Pulaski	3	73
123	Robertson	0	3
124	Rockcastle	3	17
125	Rowan	0	30
126	Russell	13	43
127	Scott	9	93
128	Shelby	3	54
129	Simpson	0	19
130	Spencer	0	28
131	Taylor	1	20
132	Todd	1	6
133	Trigg	0	8
134	Trimble	0	6
135	Union	1	5
136	Warren	5	101
137	Washington	1	16
138	Wayne	0	13
139	Webster	0	6
140	Whitley	1	64
141	Wolfe	0	6
142	Woodford	2	38

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	1	21
147	Asian	1	26
148	Black or African American	33	843
149	Native Hawaiian or other Pacific Islander	1	12
150	White	263	5766
151	Information not provided by borrower	0	0
152	<b>Ethnicity</b>		
153	Hispanic or Latino	4	130
154	Not Hispanic or Latino	295	6538
155	Information not provided by borrower	0	0
156	<b>Sex</b>		
157	Male	186	3705
158	Female	113	2963
159	Information not provided by borrower	0	0
160	<b>Co-Borrower</b>		
161	<b>Race</b>		
162	American Indian or Alaskan Native	0	11
163	Asian	2	13
164	Black or African American	9	201
165	Native Hawaiian or other Pacific Islander	1	101
166	White	139	2709
167	Information not provided by borrower	0	0
168	<b>Ethnicity</b>		
169	Hispanic or Latino	2	51
170	Not Hispanic or Latino	149	2984
171	Information not provided by borrower	0	0
172	<b>Sex</b>		
173	Male	42	873
174	Female	109	2162
175	Information not provided by borrower	0	0
176	<b>Hardship</b>		
177	Unemployment	233	5388
178	Underemployment	47	1248
179	Divorce	0	1
180	Medical Condition	19	23
181	Death	0	1
182	Other	0	7
183	<b>Current Loan to Value Ratio (LTV)</b>		
184	<100%	76.59%	77.59%
185	100%-109%	7.69%	8.34%
186	110%-120%	5.69%	4.60%
187	>120%	10.03%	9.46%
188	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
189	<100%	76.59%	77.59%
190	100%-119%	13.38%	12.94%
191	120%-139%	3.01%	3.66%
192	140%-159%	2.01%	2.05%
193	>=160%	5.02%	3.75%
194	<b>Delinquency Status (%)</b>		
195	Current	64.55%	52.16%
196	30+	10.70%	13.11%
197	60+	7.02%	12.90%
198	90+	17.73%	21.84%
199	<b>Household Size</b>		
200	1	53	1361
201	2	71	1815
202	3	75	1410
203	4	56	1274
204	5+	44	808

# 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	299	6668
4	% of Total Number of Applications	48.38%	67.48%
5	<i>Denied</i>		
6	Number of Borrowers Denied	36	1816
7	% of Total Number of Applications	5.83%	18.38%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	17	1131
10	% of Total Number of Applications	2.75%	11.45%
11	<i>In Process</i>		
12	Number of Borrowers In Process	266	N/A
13	% of Total Number of Applications	43.04%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	618	9881
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	717	733
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	112	139
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	84161	89298
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	11353	15833
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
29	Median Assistance Amount	749	777
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	\$5,675,942	<b>\$83,435,693</b>
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	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	44.53	49.51
37	<i>Current</i>		
38	Number	193	3478
39	%	64.55%	52.16%
40	<i>Delinquent (30+)</i>		
41	Number	32	874
42	%	10.70%	13.11%
43	<i>Delinquent (60+)</i>		
44	Number	21	860
45	%	7.02%	12.90%
46	<i>Delinquent (90+)</i>		
47	Number	53	1456
48	%	17.73%	21.84%

# Kentucky

## HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
49	<b>Program Outcomes</b>		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	270	4429
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	5	41
54	%	1.85%	0.93%
55	<i>Cancelled</i>		
56	Number	8	98
57	%	2.96%	2.21%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.20%
61	<i>Short Sale</i>		
62	Number	0	22
63	%	0.00%	0.50%
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	27	510
70	%	10.00%	11.52%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	2	28
73	%	0.74%	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	228	3721
82	%	84.44%	84.01%
83	<b>Homeownership Retention<sup>2</sup></b>		
84	Six Months Number	N/A	5818
85	Six Months %	N/A	96.50%
86	Twelve Months Number	N/A	5161
87	Twelve Months %	N/A	96.20%
88	Twenty-four Months Number	N/A	3368
89	Twenty-four Months %	N/A	95.06%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home