

Kentucky Hardest Hit Fund (Unemployment Bridge Program)
 Second Quarter 2015 Report

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
1			
2	Number of Unique Borrowers Receiving Assistance	324	6992
3	Number of Unique Borrowers Denied Assistance	57	1873
4	Number of Unique Borrowers Withdrawn from Program	26	1157
5	Number of Unique Borrowers in Process	264	N/A
6	Total Number of Unique Borrower Applicants	671	10286
Program Expenditures (\$)			
7			
8	Total Assistance Provided to Date	\$5,744,020	\$89,179,713
9	Total Spent on Administrative Support, Outreach, and Counseling	\$552,514	\$13,066,577
Borrower Income (\$)			
10			
11	Above \$90,000	0.00%	0.54%
12	\$70,000- \$89,000	0.62%	0.96%
13	\$50,000- \$69,000	5.56%	3.62%
14	Below \$50,000	93.83%	94.88%
Borrower Income as Percent of Area Median Income (AMI)			
15			
16	Above 120%	4.94%	4.10%
17	110%- 119%	1.23%	0.96%
18	100%- 109%	2.78%	1.39%
19	90%- 99%	1.85%	2.33%
20	80%- 89%	5.86%	4.18%
21	Below 80%	83.33%	87.04%
Geographic Breakdown (by County)			
22			
23	Adair	2	33
24	Allen	0	14
25	Anderson	1	39
26	Ballard	0	6
27	Barren	1	18
28	Bath	0	37
29	Bell	11	173
30	Boone	20	329
31	Bourbon	1	30
32	Boyd	1	48
33	Boyle	3	30
34	Bracken	0	10
35	Breathitt	1	49
36	Breckinridge	1	15
37	Bullitt	6	151
38	Butler	0	11
39	Caldwell	0	6
40	Calloway	2	13
41	Campbell	2	159
42	Carlisle	0	0
43	Carroll	1	11
44	Carter	2	31
45	Casey	0	9
46	Christian	6	57
47	Clark	1	37
48	Clay	5	62
49	Clinton	0	2
50	Crittenden	1	3
51	Cumberland	1	1
52	Daviess	2	54
53	Edmonson	0	10
54	Elliott	0	6
55	Estill	1	14
56	Fayette	19	558
57	Fleming	1	22
58	Floyd	8	55
59	Franklin	2	66
60	Fulton	0	10
61	Gallatin	0	19
62	Garrard	2	36
63	Grant	1	55
64	Graves	1	24
65	Grayson	1	17
66	Green	0	9
67	Greenup	0	39
68	Hancock	0	1
69	Hardin	3	111
70	Harlan	13	124
71	Harrison	0	18
72	Hart	0	10
73	Henderson	0	24
74	Henry	3	30
75	Hickman	0	5
76	Hopkins	0	22
77	Jackson	2	21
78	Jefferson	60	1526
79	Jessamine	2	95
80	Johnson	5	43
81	Kenton	14	366
82	Knott	6	62
83	Knox	4	91
84	Larue	1	17
85	Laurel	6	93

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
86	Lawrence	1	11
87	Lee	0	8
88	Leslie	3	75
89	Letcher	8	121
90	Lewis	0	19
91	Lincoln	0	36
92	Livingston	0	1
93	Logan	0	11
94	Lyon	0	3
95	Madison	3	58
96	Magoffin	0	9
97	Marion	0	1
98	Marshall	11	149
99	Martin	2	8
100	Mason	1	27
101	McCracken	1	17
102	McCreary	1	8
103	McLean	0	22
104	Meade	1	26
105	Menifee	0	14
106	Mercer	2	27
107	Metcalfe	0	6
108	Monroe	1	4
109	Montgomery	3	54
110	Morgan	6	29
111	Muhlenberg	0	10
112	Nelson	2	93
113	Nicholas	0	15
114	Ohio	2	9
115	Oldham	3	60
116	Owen	2	19
117	Owsley	3	12
118	Pendleton	1	23
119	Perry	0	147
120	Pike	8	121
121	Powell	1	21
122	Pulaski	3	76
123	Robertson	0	3
124	Rockcastle	2	19
125	Rowan	2	32
126	Russell	4	47
127	Scott	4	97
128	Shelby	2	56
129	Simpson	0	19
130	Spencer	3	31
131	Taylor	3	23
132	Todd	0	6
133	Trigg	0	8
134	Trimble	0	6
135	Union	2	7
136	Warren	1	102
137	Washington	0	16
138	Wayne	0	13
139	Webster	1	7
140	Whitley	2	66
141	Wolfe	1	7
142	Woodford	2	40

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
143	Home Mortgage Disclosure Act (HMDA)		
144	Borrower		
145	Race		
146	American Indian or Alaskan Native	0	21
147	Asian	2	28
148	Black or African American	32	875
149	Native Hawaiian or other Pacific Islander	1	13
150	White	289	6055
151	Information not provided by borrower	0	0
152	Ethnicity		
153	Hispanic or Latino	6	136
154	Not Hispanic or Latino	318	6856
155	Information not provided by borrower	0	0
156	Sex		
157	Male	216	3921
158	Female	108	3071
159	Information not provided by borrower	0	0
160	Co-Borrower		
161	Race		
162	American Indian or Alaskan Native	0	11
163	Asian	0	13
164	Black or African American	10	211
165	Native Hawaiian or other Pacific Islander	1	102
166	White	147	2856
167	Information not provided by borrower	0	0
168	Ethnicity		
169	Hispanic or Latino	2	53
170	Not Hispanic or Latino	156	3140
171	Information not provided by borrower	0	0
172	Sex		
173	Male	27	900
174	Female	131	2293
175	Information not provided by borrower	0	0
176	Hardship		
177	Unemployment	224	5612
178	Underemployment	66	1314
179	Divorce	0	1
180	Medical Condition	34	57
181	Death	0	1
182	Other	0	7
183	Current Loan to Value Ratio (LTV)		
184	<100%	81.17%	77.76%
185	100%-109%	6.48%	8.25%
186	110%-120%	2.47%	4.51%
187	>120%	9.88%	9.48%
188	Current Combined Loan to Value Ratio (CLTV)		
189	<100%	81.17%	77.76%
190	100%-119%	8.95%	12.76%
191	120%-139%	4.32%	3.69%
192	140%-159%	1.85%	2.05%
193	>=160%	3.70%	3.75%
194	Delinquency Status (%)		
195	Current	58.33%	52.45%
196	30+	12.96%	13.10%
197	60+	8.64%	12.70%
198	90+	20.06%	21.75%
199	Household Size		
200	1	66	1427
201	2	88	1903
202	3	73	1483
203	4	55	1329
204	5+	42	850
Line 1	Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.		

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	324	6992
4	% of Total Number of Applications	48.29%	67.98%
5	<i>Denied</i>		
6	Number of Borrowers Denied	57	1873
7	% of Total Number of Applications	8.49%	18.21%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	26	1157
10	% of Total Number of Applications	3.87%	11.25%
11	<i>In Process</i>		
12	Number of Borrowers In Process	264	N/A
13	% of Total Number of Applications	39.34%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	671	10286
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	651	733
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	157	138
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	76464	89394
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	14737	15759
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	10.2
29	Median Assistance Amount	748	774
30	Assistance Characteristics		
31	Assistance Provided to Date	\$5,744,020	\$89,179,713
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	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	44.5	49.45
37	<i>Current</i>		
38	Number	189	3667
39	%	58.34%	52.45%
40	<i>Delinquent (30+)</i>		
41	Number	42	916
42	%	12.96%	13.10%
43	<i>Delinquent (60+)</i>		
44	Number	28	888
45	%	8.64%	12.70%
46	<i>Delinquent (90+)</i>		
47	Number	65	1521
48	%	20.06%	21.75%

Kentucky

HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	417	4846
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	9	50
54	%	2.16%	1.03%
55	<i>Cancelled</i>		
56	Number	11	109
57	%	2.64%	2.25%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.19%
61	<i>Short Sale</i>		
62	Number	0	22
63	%	0.00%	0.45%
64	Program Completion/ Transition		
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	32	542
70	%	7.67%	11.18%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	28
73	%	0.00%	0.58%
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	365	4086
82	%	87.53%	84.32%
83	Homeownership Retention		
84	Six Months Number	N/A	6080
85	Six Months %	N/A	95.48%
86	Twelve Months Number	N/A	5445
87	Twelve Months %	N/A	95.09%
88	Twenty-four Months Number	N/A	3784
89	Twenty-four Months %	N/A	93.78%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%