

KY UBP Program
Third Quarter 2015 Report

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
1			
2	Number of Unique Borrowers Receiving Assistance	304	7296
3	Number of Unique Borrowers Denied Assistance	82	1955
4	Number of Unique Borrowers Withdrawn from Program	43	1200
5	Number of Unique Borrowers in Process	231	N/A
6	Total Number of Unique Borrower Applicants	660	10682
Program Expenditures (\$)			
7			
8	Total Assistance Provided to Date	\$5,574,307	\$94,754,020
9	Total Spent on Administrative Support, Outreach, and Counseling	\$495,488	\$13,562,065
Borrower Income (\$)			
10			
11	Above \$90,000	0.33%	0.53%
12	\$70,000- \$89,000	0.99%	0.96%
13	\$50,000- \$69,000	4.28%	3.65%
14	Below \$50,000	94.41%	94.86%
Borrower Income as Percent of Area Median Income (AMI)			
15			
16	Above 120%	4.61%	4.13%
17	110%- 119%	0.66%	0.95%
18	100%- 109%	2.96%	1.45%
19	90%- 99%	1.97%	2.32%
20	80%- 89%	6.58%	4.28%
21	Below 80%	83.22%	86.88%
Geographic Breakdown (by County)			
22			
23	Adair	0	33
24	Allen	0	14
25	Anderson	1	40
26	Ballard	0	6
27	Barren	3	21
28	Bath	0	37
29	Bell	13	186
30	Boone	9	338
31	Bourbon	3	33
32	Boyd	2	50
33	Boyle	1	31
34	Bracken	0	10
35	Breathitt	2	51
36	Breckinridge	0	15
37	Bullitt	4	155
38	Butler	1	12
39	Caldwell	0	6
40	Calloway	0	13
41	Campbell	3	162
42	Carlisle	1	1
43	Carroll	1	12
44	Carter	1	32
45	Casey	1	10
46	Christian	3	60
47	Clark	6	43
48	Clay	2	64
49	Clinton	0	2
50	Crittenden	0	3
51	Cumberland	0	1
52	Daviess	1	55
53	Edmonson	0	10
54	Elliott	0	6
55	Estill	0	14
56	Fayette	20	578
57	Fleming	0	22
58	Floyd	8	63
59	Franklin	5	71
60	Fulton	0	10
61	Gallatin	1	20
62	Garrard	1	37
63	Grant	4	59
64	Graves	0	24
65	Grayson	0	17
66	Green	0	9
67	Greenup	2	41
68	Hancock	1	2
69	Hardin	6	117
70	Harlan	10	134
71	Harrison	1	19
72	Hart	4	14
73	Henderson	1	25
74	Henry	0	30
75	Hickman	0	5
76	Hopkins	0	22
77	Jackson	1	22
78	Jefferson	42	1568
79	Jessamine	6	101
80	Johnson	5	48
81	Kenton	11	377
82	Knott	1	63
83	Knox	3	94
84	Larue	0	17
85	Laurel	7	100

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
86	Lawrence	2	13
87	Lee	1	9
88	Leslie	4	79
89	Letcher	6	127
90	Lewis	2	21
91	Lincoln	0	36
92	Livingston	0	1
93	Logan	1	12
94	Lyon	0	3
95	Madison	3	61
96	Magoffin	1	10
97	Marion	1	2
98	Marshall	7	156
99	Martin	0	8
100	Mason	0	27
101	McCracken	3	20
102	McCreary	0	8
103	McLean	2	24
104	Meade	1	27
105	Menifee	1	15
106	Mercer	1	28
107	Metcalfe	0	6
108	Monroe	1	5
109	Montgomery	3	57
110	Morgan	2	31
111	Muhlenberg	2	12
112	Nelson	3	96
113	Nicholas	0	15
114	Ohio	3	12
115	Oldham	5	65
116	Owen	0	19
117	Owsley	2	14
118	Pendleton	0	23
119	Perry	6	153
120	Pike	9	130
121	Powell	2	23
122	Pulaski	5	81
123	Robertson	1	4
124	Rockcastle	2	21
125	Rowan	0	32
126	Russell	3	50
127	Scott	3	100
128	Shelby	2	58
129	Simpson	3	22
130	Spencer	0	31
131	Taylor	1	24
132	Todd	2	8
133	Trigg	0	8
134	Trimble	0	6
135	Union	0	7
136	Warren	4	106
137	Washington	1	17
138	Wayne	1	14
139	Webster	0	7
140	Whitley	2	68
141	Wolfe	0	7
142	Woodford	2	42

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	1	22
147	Asian	1	29
148	Black or African American	36	911
149	Native Hawaiian or other Pacific Islander	1	14
150	White	265	6320
151	Information not provided by borrower	0	0
152	Ethnicity		
153	Hispanic or Latino	4	140
154	Not Hispanic or Latino	300	7156
155	Information not provided by borrower	0	0
156	Sex		
157	Male	186	4107
158	Female	118	3189
159	Information not provided by borrower	0	0
160	Co-Borrower		
161	Race		
162	American Indian or Alaskan Native	0	11
163	Asian	2	15
164	Black or African American	9	220
165	Native Hawaiian or other Pacific Islander	0	102
166	White	135	2991
167	Information not provided by borrower	0	0
168	Ethnicity		
169	Hispanic or Latino	0	53
170	Not Hispanic or Latino	146	3286
171	Information not provided by borrower	0	0
172	Sex		
173	Male	46	946
174	Female	100	2393
175	Information not provided by borrower	0	0
176	Hardship		
177	Unemployment	207	5819
178	Underemployment	51	1365
179	Divorce	0	1
180	Medical Condition	46	103
181	Death	0	1
182	Other	0	7
183	Current Loan to Value Ratio (LTV)		
184	<100%	76.97%	77.73%
185	100%-109%	10.53%	8.35%
186	110%-120%	3.62%	4.47%
187	>120%	8.88%	9.46%
188	Current Combined Loan to Value Ratio (CLTV)		
189	<100%	76.97%	77.73%
190	100%-119%	14.14%	12.82%
191	120%-139%	3.62%	3.69%
192	140%-159%	1.64%	2.03%
193	>=160%	3.62%	3.74%
194	Delinquency Status (%)		
195	Current	55.92%	52.59%
196	30+	14.80%	13.17%
197	60+	10.53%	12.61%
198	90+	18.75%	21.63%
199	Household Size		
200	1	63	1490
201	2	74	1977
202	3	70	1553
203	4	55	1384
204	5+	42	892
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
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	304	7296
% of Total Number of Applications	46.06%	68.30%
<i>Denied</i>		
Number of Borrowers Denied	82	1955
% of Total Number of Applications	12.42%	18.30%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	43	1200
% of Total Number of Applications	6.52%	11.23%
<i>In Process</i>		
Number of Borrowers In Process	231	N/A
% of Total Number of Applications	35.00%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	660	10682
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	686	731
Median 1st Lien Housing Payment After Assistance	0	0
Median 2nd Lien Housing Payment Before Assistance	135	138
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	85695	89315
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	10416	15334
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	9.37
Median Assistance Amount	756	777
Assistance Characteristics		
Assistance Provided to Date	\$5,574,307	\$94,754,020
Total Lender/Servicer Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	48.54	49.43
<i>Current</i>		
Number	170	3837
%	55.92%	52.59%
<i>Delinquent (30+)</i>		
Number	45	961
%	14.80%	13.17%
<i>Delinquent (60+)</i>		
Number	32	920
%	10.53%	12.61%
<i>Delinquent (90+)</i>		
Number	57	1578
%	18.75%	21.63%

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	5263
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	3	53
54	%	0.72%	1.01%
55	<i>Cancelled</i>		
56	Number	8	117
57	%	1.92%	2.22%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.17%
61	<i>Short Sale</i>		
62	Number	0	22
63	%	0.00%	0.42%
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	40	582
70	%	9.59%	11.06%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	4	32
73	%	0.96%	0.61%
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	362	4448
82	%	86.81%	84.51%
83	Homeownership Retention		
84	Six Months Number	N/A	6343
85	Six Months %	N/A	95.14%
86	Twelve Months Number	N/A	5702
87	Twelve Months %	N/A	94.58%
88	Twenty-four Months Number	N/A	4205
89	Twenty-four Months %	N/A	93.49%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%