

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
1			
2	Number of Unique Borrowers Receiving Assistance	288	8330
3	Number of Unique Borrowers Denied Assistance	17	2110
4	Number of Unique Borrowers Withdrawn from Program	174	1449
5	Number of Unique Borrowers in Process	235	N/A
6	Total Number of Unique Borrower Applicants	714	12124
Program Expenditures (\$)			
7			
8	Total Assistance Provided to Date	\$6,213,874	\$118,102,157
9	Total Spent on Administrative Support, Outreach, and Counseling	\$538,219	\$15,264,765
Borrower Income (\$)			
10			
11	Above \$90,000	1.04%	0.61%
12	\$70,000- \$89,000	1.74%	1.16%
13	\$50,000- \$69,000	6.25%	3.96%
14	Below \$50,000	90.97%	94.26%
Borrower Income as Percent of Area Median Income (AMI)			
15			
16	Above 120%	11.46%	5.17%
17	110%- 119%	2.08%	1.03%
18	100%- 109%	2.78%	1.50%
19	90%- 99%	5.56%	2.50%
20	80%- 89%	4.17%	4.27%
21	Below 80%	73.96%	85.52%
Geographic Breakdown (by County)			
22			
23	Adair	0	33
24	Allen	1	16
25	Anderson	1	45
26	Ballard	1	10
27	Barren	1	22
28	Bath	1	39
29	Bell	6	208
30	Boone	3	363
31	Bourbon	1	41
32	Boyd	19	86
33	Boyle	0	34
34	Bracken	1	11
35	Breathitt	0	58
36	Breckinridge	0	16
37	Bullitt	1	165
38	Butler	0	12
39	Caldwell	0	6
40	Calloway	2	16
41	Campbell	2	178
42	Carlisle	2	7
43	Carroll	0	13
44	Carter	5	43
45	Casey	0	10
46	Christian	1	66
47	Clark	1	47
48	Clay	5	76
49	Clinton	0	4
50	Crittenden	0	3
51	Cumberland	0	1
52	Daviess	1	63
53	Edmonson	0	10
54	Elliott	1	7
55	Estill	0	15
56	Fayette	12	631
57	Fleming	0	25
58	Floyd	7	89
59	Franklin	0	76
60	Fulton	0	10
61	Gallatin	0	21
62	Garrard	2	40
63	Grant	3	66
64	Graves	1	27
65	Grayson	1	19
66	Green	1	15
67	Greenup	19	71
68	Hancock	2	7
69	Hardin	1	132
70	Harlan	4	164
71	Harrison	1	23
72	Hart	0	16
73	Henderson	0	26
74	Henry	0	32
75	Hickman	0	5
76	Hopkins	0	25
77	Jackson	1	25
78	Jefferson	20	1671
79	Jessamine	1	110
80	Johnson	6	63
81	Kenton	4	407
82	Knott	6	81
83	Knox	4	107
84	Larue	1	19
85	Laurel	9	123

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HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
86	Lawrence	8	34
87	Lee	1	15
88	Leslie	14	116
89	Letcher	6	148
90	Lewis	1	25
91	Lincoln	0	37
92	Livingston	0	2
93	Logan	0	12
94	Lyon	0	4
95	Madison	3	69
96	Magoffin	0	10
97	Marion	0	2
98	Marshall	8	178
99	Martin	3	14
100	Mason	1	29
101	McCracken	0	23
102	McCreary	4	19
103	McLean	1	27
104	Meade	0	32
105	Menifee	1	16
106	Mercer	0	31
107	Metcalfe	0	6
108	Monroe	0	5
109	Montgomery	1	69
110	Morgan	1	33
111	Muhlenberg	0	14
112	Nelson	0	97
113	Nicholas	1	19
114	Ohio	1	15
115	Oldham	1	71
116	Owen	1	23
117	Owsley	0	16
118	Pendleton	0	24
119	Perry	27	226
120	Pike	16	190
121	Powell	0	27
122	Pulaski	1	86
123	Robertson	0	4
124	Rockcastle	1	24
125	Rowan	1	34
126	Russell	2	57
127	Scott	3	107
128	Shelby	1	59
129	Simpson	0	22
130	Spencer	1	33
131	Taylor	0	26
132	Todd	0	9
133	Trigg	0	8
134	Trimble	0	7
135	Union	0	8
136	Warren	2	113
137	Washington	0	17
138	Wayne	0	15
139	Webster	1	9
140	Whitley	11	105
141	Wolfe	1	12
142	Woodford	1	47

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	24
147	Asian	1	32
148	Black or African American	9	977
149	Native Hawaiian or other Pacific Islander	1	17
150	White	276	7280
151	Information not provided by borrower	0	0
152	Ethnicity		
153	Hispanic or Latino	2	146
154	Not Hispanic or Latino	286	8184
155	Information not provided by borrower	0	0
156	Sex		
157	Male	222	4836
158	Female	66	3494
159	Information not provided by borrower	0	0
160	Co-Borrower		
161	Race		
162	American Indian or Alaskan Native	0	11
163	Asian	0	17
164	Black or African American	2	234
165	Native Hawaiian or other Pacific Islander	0	103
166	White	184	3552
167	Information not provided by borrower	0	0
168	Ethnicity		
169	Hispanic or Latino	1	57
170	Not Hispanic or Latino	185	3860
171	Information not provided by borrower	0	0
172	Sex		
173	Male	28	1053
174	Female	158	2864
175	Information not provided by borrower	0	0
176	Hardship		
177	Unemployment	211	6562
178	Underemployment	50	1558
179	Divorce	0	1
180	Medical Condition	27	200
181	Death	0	1
182	Other	0	8
183	Current Loan to Value Ratio (LTV)		
184	<100%	70.14%	77.43%
185	100%-109%	8.33%	8.21%
186	110%-120%	2.78%	4.32%
187	>120%	18.75%	10.04%
188	Current Combined Loan to Value Ratio (CLTV)		
189	<100%	70.14%	77.43%
190	100%-119%	11.11%	12.53%
191	120%-139%	7.64%	3.81%
192	140%-159%	2.43%	2.12%
193	>=160%	8.68%	4.11%
194	Delinquency Status (%)		
195	Current	69.44%	54.61%
196	30+	10.07%	12.88%
197	60+	9.72%	12.24%
198	90+	10.76%	20.26%
199	Household Size		
200	1	41	1661
201	2	65	2209
202	3	62	1787
203	4	75	1620
204	5+	45	1053
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.			
Line 2 - This does not include 510 borrowers receiving assistance under the Hardest Hit Fund Down Payment Assistance program. The total number of unique borrowers assisted including Down Payment Assistance is 8,840.			

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	288	8330
4	% of Total Number of Applications	40.34%	68.71%
5	<i>Denied</i>		
6	Number of Borrowers Denied	17	2110
7	% of Total Number of Applications	2.38%	17.40%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	174	1449
10	% of Total Number of Applications	24.37%	11.95%
11	<i>In Process</i>		
12	Number of Borrowers In Process	235	N/A
13	% of Total Number of Applications	32.91%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	714	12124
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	729	731
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	158	139
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	87987	88724
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	13926	15137
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	8.4
29	Median Assistance Amount	765	773
30	Assistance Characteristics		
31	Assistance Provided to Date	\$5,616,831	\$110,541,878
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	99.34	51.33
37	<i>Current</i>		
38	Number	200	4549
39	%	69.44%	54.61%
40	<i>Delinquent (30+)</i>		
41	Number	29	1073
42	%	10.07%	12.88%
43	<i>Delinquent (60+)</i>		
44	Number	28	1020
45	%	9.72%	12.24%
46	<i>Delinquent (90+)</i>		
47	Number	31	1688
48	%	10.76%	20.26%

Kentucky

HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
49	Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	163	6092
50			
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	58
54	%	0.00%	0.95%
55	<i>Cancelled</i>		
56	Number	7	126
57	%	4.29%	2.07%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.15%
61	<i>Short Sale</i>		
62	Number	0	22
63	%	0.00%	0.36%
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	0	604
70	%	0.00%	9.91%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	50	130
73	%	30.67%	2.13%
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	106	5143
82	%	65.03%	84.42%
83	Homeownership Retention		
84	Six Months Number	N/A	7075
85	Six Months %	N/A	93.72%
86	Twelve Months Number	N/A	6521
87	Twelve Months %	N/A	93.29%
88	Twenty-four Months Number	N/A	6990
89	Twenty-four Months %	N/A	92.28%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

Homeownership Retention Footnote: Beginning with Q32016, KHC will revise and correct the data in this section to more accurately reflect the calculation methodology Treasury has established.

Kentucky

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	24	510
4	% of Total Number of Submissions	100.00%	100.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	0.00%	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	0	N/A
13	% of Total Number of Submissions	0.00%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	24	510
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	132475	126500
20	Median Credit Score	701	704
21	Median DTI	39%	37%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$597,043	\$7,560,279
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	12.50%	11.76%
27	\$70,000- \$89,000	16.67%	15.29%
28	\$50,000- \$69,000	41.67%	28.24%
29	Below \$50,000	29.17%	44.71%
30	Borrower Income as Percent of Area Median Income (AMI)		
31	Above 120%	58.33%	38.63%
32	110%- 119%	4.17%	6.67%
33	100%- 109%	8.33%	7.45%
34	90%- 99%	4.17%	10.20%
35	80%- 89%	8.33%	9.61%
36	Below 80%	16.67%	27.45%
37	Home Mortgage Disclosure Act (HMDA)		

Kentucky

HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program

		QTD	Cumulative
	Borrower		
	Race		
	American Indian or Alaskan Native	1	3
	Asian	0	3
	Black or African American	1	58
	Native Hawaiian or other Pacific Islander	0	0
	White	21	408
	Information not provided by borrower	1	38
	Ethnicity		
	Hispanic or Latino	1	14
	Not Hispanic or Latino	23	462
	Information not provided by borrower	0	34
	Sex		
	Male	9	274
	Female	14	210
	Information not provided by borrower	1	26
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	0	0
	Asian	0	1
	Black or African American	0	8
	Native Hawaiian or other Pacific Islander	0	0
	White	6	88
	Information not provided by borrower	0	7
	Ethnicity		
	Hispanic or Latino	0	3
	Not Hispanic or Latino	6	93
	Information not provided by borrower	0	8
	Sex		
	Male	4	26
	Female	2	74
	Information not provided by borrower	0	4
	Geographic Breakdown (by Targeted Area)		
	Christian	0	7
	Hardin	1	26
	Jefferson	20	360
	Kenton	3	117
	Homeownership Retention		
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%