

Third Quarter 2016 Ky UBP Program
Report

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
1			
2	Number of Unique Borrowers Receiving Assistance	243	9083
3	Number of Unique Borrowers Denied Assistance	33	2143
4	Number of Unique Borrowers Withdrawn from Program	333	1560
5	Number of Unique Borrowers in Process	622	N/A
6	Total Number of Unique Borrower Applicants	N/A	13408
Program Expenditures (\$)			
7			
8	Total Assistance Provided to Date	\$5,032,135	\$123,134,293
9	Total Spent on Administrative Support, Outreach, and Counseling	\$399,211	\$15,663,976
Borrower Income (\$)			
10			
11	Above \$90,000	N/A	N/A
12	\$70,000- \$89,000	N/A	N/A
13	\$50,000- \$69,000	N/A	N/A
14	Below \$50,000	N/A	N/A
Borrower Income as Percent of Area Median Income (AMI)			
15			
16	Above 120%	N/A	N/A
17	110%- 119%	N/A	N/A
18	100%- 109%	N/A	N/A
19	90%- 99%	N/A	N/A
20	80%- 89%	N/A	N/A
21	Below 80%	N/A	N/A
Geographic Breakdown (by County)			
22			
23	Adair	0	33
24	Allen	0	16
25	Anderson	0	45
26	Ballard	0	10
27	Barren	0	22
28	Bath	0	39
29	Bell	6	214
30	Boone	9	372
31	Bourbon	0	41
32	Boyd	11	97
33	Boyle	2	36
34	Bracken	0	11
35	Breathitt	3	61
36	Breckinridge	0	16
37	Bullitt	3	168
38	Butler	0	12
39	Caldwell	0	6
40	Calloway	0	16
41	Campbell	2	180
42	Carlisle	2	9
43	Carroll	2	15
44	Carter	3	46
45	Casey	0	10
46	Christian	2	75
47	Clark	2	49
48	Clay	2	78
49	Clinton	0	4
50	Crittenden	0	3
51	Cumberland	0	1
52	Daviess	4	67
53	Edmonson	0	10
54	Elliott	0	7
55	Estill	0	15
56	Fayette	10	641
57	Fleming	1	26
58	Floyd	6	95
59	Franklin	1	77
60	Fulton	0	10
61	Gallatin	0	21
62	Garrard	2	42
63	Grant	0	66
64	Graves	2	29
65	Grayson	0	19
66	Green	0	15
67	Greenup	5	76
68	Hancock	0	7
69	Hardin	3	161
70	Harlan	7	171
71	Harrison	0	23
72	Hart	0	16
73	Henderson	0	26
74	Henry	0	32
75	Hickman	0	5
76	Hopkins	1	26
77	Jackson	2	27
78	Jefferson	37	2068
79	Jessamine	0	110
80	Johnson	6	69
81	Kenton	21	545
82	Knott	10	91
83	Knox	4	111
84	Larue	0	19
85	Laurel	3	126

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
86	Lawrence	2	36
87	Lee	0	15
88	Leslie	6	122
89	Letcher	4	152
90	Lewis	1	26
91	Lincoln	1	38
92	Livingston	0	2
93	Logan	1	13
94	Lyon	0	4
95	Madison	2	71
96	Magoffin	0	10
97	Marion	0	2
98	Marshall	4	182
99	Martin	0	14
100	Mason	0	29
101	McCracken	0	23
102	McCreary	1	20
103	McLean	0	27
104	Meade	0	32
105	Menifee	0	16
106	Mercer	2	33
107	Metcalfe	1	7
108	Monroe	0	5
109	Montgomery	4	73
110	Morgan	1	34
111	Muhlenberg	1	15
112	Nelson	2	99
113	Nicholas	1	20
114	Ohio	1	16
115	Oldham	0	71
116	Owen	1	24
117	Owsley	0	16
118	Pendleton	2	26
119	Perry	8	234
120	Pike	9	199
121	Powell	0	27
122	Pulaski	4	90
123	Robertson	0	4
124	Rockcastle	0	24
125	Rowan	0	34
126	Russell	1	58
127	Scott	3	110
128	Shelby	1	60
129	Simpson	1	23
130	Spencer	0	33
131	Taylor	0	26
132	Todd	0	9
133	Trigg	0	8
134	Trimble	0	7
135	Union	1	9
136	Warren	0	113
137	Washington	0	17
138	Wayne	0	15
139	Webster	0	9
140	Whitley	2	107
141	Wolfe	0	12
142	Woodford	1	48

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	27
147	Asian	2	37
148	Black or African American	23	1058
149	Native Hawaiian or other Pacific Islander	1	18
150	White	216	7904
151	Information not provided by borrower	1	39
152	Ethnicity		
153	Hispanic or Latino	6	166
154	Not Hispanic or Latino	236	8882
155	Information not provided by borrower	1	35
156	Sex		
157	Male	153	4983
158	Female	89	4065
159	Information not provided by borrower	1	35
160	Co-Borrower		
161	Race		
162	American Indian or Alaskan Native	0	11
163	Asian	0	18
164	Black or African American	4	246
165	Native Hawaiian or other Pacific Islander	0	103
166	White	115	3755
167	Information not provided by borrower	0	7
168	Ethnicity		
169	Hispanic or Latino	0	60
170	Not Hispanic or Latino	119	4072
171	Information not provided by borrower	0	8
172	Sex		
173	Male	28	1107
174	Female	91	3029
175	Information not provided by borrower	0	4
176	Hardship		
177	Unemployment	N/A	N/A
178	Underemployment	N/A	N/A
179	Divorce	N/A	N/A
180	Medical Condition	N/A	N/A
181	Death	N/A	N/A
182	Other	N/A	N/A
183	Current Loan to Value Ratio (LTV)		
184	<100%	N/A	N/A
185	100%-109%	N/A	N/A
186	110%-120%	N/A	N/A
187	>120%	N/A	N/A
188	Current Combined Loan to Value Ratio (CLTV)		
189	<100%	N/A	N/A
190	100%-119%	N/A	N/A
191	120%-139%	N/A	N/A
192	140%-159%	N/A	N/A
193	>=160%	N/A	N/A
194	Delinquency Status (%)		
195	Current	N/A	N/A
196	30+	N/A	N/A
197	60+	N/A	N/A
198	90+	N/A	N/A
199	Household Size		
200	1	N/A	N/A
201	2	N/A	N/A
202	3	N/A	N/A
203	4	N/A	N/A
204	5+	N/A	N/A
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 8: Cumulative figures may not sum due to rounding.			

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	213	8543
4	% of Total Number of Applications	N/A	68.76%
5	<i>Denied</i>		
6	Number of Borrowers Denied	33	2143
7	% of Total Number of Applications	N/A	17.25%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	34	1483
10	% of Total Number of Applications	N/A	11.94%
11	<i>In Process</i>		
12	Number of Borrowers In Process	256	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	12425
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	736	731
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
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
29	Median Assistance Amount	758	772
30	Assistance Characteristics		
31	Assistance Provided to Date	\$4,947,591	\$115,489,469
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	N/A	N/A
37	<i>Current</i>		
38	Number	152	4701
39	%	71.36%	55.03%
40	<i>Delinquent (30+)</i>		
41	Number	20	1093
42	%	9.39%	12.79%
43	<i>Delinquent (60+)</i>		
44	Number	17	1037
45	%	7.98%	12.14%
46	<i>Delinquent (90+)</i>		
47	Number	24	1712
48	%	11.27%	20.04%

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)	620	6712
50			
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	21	79
54	%	3.39%	1.18%
55	<i>Cancelled</i>		
56	Number	17	143
57	%	2.74%	2.13%
58	<i>Deed in Lieu</i>		
59	Number	0	9
60	%	0.00%	0.13%
61	<i>Short Sale</i>		
62	Number	0	22
63	%	0.00%	0.33%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	52	656
70	%	8.39%	9.77%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	27	157
73	%	4.35%	2.34%
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	503	5646
82	%	81.13%	84.12%
83	Homeownership Retention		
84	Six Months Number	N/A	N/A
85	Six Months %	N/A	N/A
86	Twelve Months Number	N/A	7289
87	Twelve Months %	N/A	99.90%
88	Twenty-four Months Number	N/A	6009
89	Twenty-four Months %	N/A	99.65%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Kentucky

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

	QTD	Cumulative
Program Intake/Evaluation		
<i>Funded</i>		
Number of Borrowers Receiving Assistance	30	540
% of Total Number of Submissions	6.34%	54.93%
<i>Denied</i>		
Number of Borrowers Denied	0	0
% of Total Number of Submissions	0.00%	0.00%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	77	77
% of Total Number of Submissions	16.28%	7.83%
<i>In Process</i>		
Number of Borrowers In Process	366	N/A
% of Total Number of Submissions	77.38%	N/A
<i>Total</i>		
Total Number of Borrowers Submitted for Assistance	473	983
Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
Program Characteristics		
Loan Characteristics at Origination		
Median Purchase Price	119000	126000
Median Credit Score	690	703
Median DTI	26%	36%
Assistance Characteristics		
Assistance Provided to Date	\$84,544	\$7,644,824
Borrower Characteristics		
Borrower Income (\$)		
Above \$90,000	0.00%	11.11%
\$70,000- \$89,000	0.00%	14.44%
\$50,000- \$69,000	0.00%	26.67%
Below \$50,000	100.00%	47.78%
Borrower Income as Percent of Area Median Income (AMI)		
Above 120%	43.33%	38.89%
110%- 119%	16.67%	7.22%
100%- 109%	3.33%	7.22%
90%- 99%	10.00%	10.19%
80%- 89%	13.33%	9.81%
Below 80%	13.33%	26.67%
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	0	3
	Asian	0	3
	Black or African American	3	61
	Native Hawaiian or other Pacific Islander	0	0
	White	26	434
	Information not provided by borrower	1	39
Ethnicity			
	Hispanic or Latino	1	15
	Not Hispanic or Latino	28	490
	Information not provided by borrower	1	35
Sex			
	Male	21	295
	Female	8	218
	Information not provided by borrower	1	27
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	0	88
	Information not provided by borrower	0	7
Ethnicity			
	Hispanic or Latino	0	3
	Not Hispanic or Latino	0	93
	Information not provided by borrower	0	8
Sex			
	Male	0	26
	Female	0	74
	Information not provided by borrower	0	4
Geographic Breakdown (by Targeted Area)			
	Christian	1	8
	Hardin	1	27
	Jefferson	18	378
	Kenton	10	127
Homeownership Retention			
	Six Months Number	N/A	486
	Six Months %	N/A	100.00%
	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%

Line 23: Cumulative total may not sum due to rounding.

DPA loans are less than 12 months old