

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	426	2379
	Number of Unique Borrowers Denied Assistance	104	1195
	Number of Unique Borrowers Withdrawn from Program	58	394
	Number of Unique Borrowers in Process	684	N/A
	Total Number of Unique Borrower Applicants	1272	4652
Program Expenditures (\$)			
	Total Assistance Provided to Date	5518794.52	22379884.42
	Total Spent on Administrative Support, Outreach, and Counseling	774917.04	4425210.04
Borrower Income (\$)			
	Above \$90,000	0.00%	0.92%
	\$70,000- \$89,000	1.17%	1.64%
	\$50,000- \$69,000	3.76%	5.84%
	Below \$50,000	95.07%	91.59%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	4.23%	4.67%
	110%- 119%	1.17%	1.72%
	100%- 109%	1.17%	1.60%
	90%- 99%	2.58%	3.11%
	80%- 89%	4.23%	4.08%
	Below 80%	86.62%	84.83%
Geographic Breakdown (by County)			
	Adair	2	5
	Allen	0	6
	Anderson	3	16
	Ballard	0	0
	Barren	1	10
	Bath	2	25
	Bell	13	32
	Boone	18	119
	Bourbon	4	12
	Boyd	3	11
	Boyle	3	9
	Bracken	0	1
	Breathitt	3	5
	Breckinridge	1	3
	Bullitt	6	62
	Butler	1	6
	Caldwell	1	1
	Calloway	0	2
	Campbell	6	70
	Carlisle	0	0
	Carroll	0	1
	Carter	4	8
	Casey	0	1
	Christian	4	14
	Clark	5	15
	Clay	1	1
	Clinton	0	1
	Crittenden	0	1
	Cumberland	0	0
	Daviess	5	17
	Edmonson	1	7
	Elliott	1	2
	Estill	2	5
	Fayette	38	223
	Fleming	1	6
	Floyd	1	3
	Franklin	6	32
	Fulton	3	7
	Gallatin	2	11
	Garrard	0	14
	Grant	3	19
	Graves	0	1
	Grayson	0	6
	Green	0	3
	Greenup	1	12
	Hancock	0	1
	Hardin	9	45
	Harlan	3	5
	Harrison	2	8
	Hart	0	7
	Henderson	0	12
	Henry	1	14
	Hickman	0	0
	Hopkins	3	9
	Jackson	1	5
	Jefferson	85	724
	Jessamine	3	30
	Johnson	2	3
	Kenton	17	132
	Knott	5	6
	Knox	10	18
	Larue	1	8
	Laurel	4	17

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HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Lawrence	1	1
	Lee	0	0
	Leslie	5	5
	Letcher	11	14
	Lewis	0	6
	Lincoln	0	6
	Livingston	0	0
	Logan	1	4
	Lyon	0	1
	Madison	0	7
	Magoffin	1	3
	Marion	0	0
	Marshall	11	51
	Martin	0	0
	Mason	0	2
	McCracken	3	5
	McCreary	0	0
	McLean	2	6
	Meade	1	9
	Menifee	0	6
	Mercer	3	9
	Metcalfe	0	3
	Monroe	0	1
	Montgomery	8	25
	Morgan	4	9
	Muhlenberg	3	5
	Nelson	5	35
	Nicholas	0	4
	Ohio	0	1
	Oldham	4	29
	Owen	0	6
	Owsley	0	1
	Pendleton	0	5
	Perry	16	26
	Pike	6	10
	Powell	1	5
	Pulaski	7	21
	Robertson	1	1
	Rockcastle	4	7
	Rowan	2	10
	Russell	0	2
	Scott	6	34
	Shelby	0	23
	Simpson	3	12
	Spencer	3	18
	Taylor	3	7
	Todd	0	1
	Trigg	0	3
	Trimble	3	6
	Union	0	1
	Warren	6	43
	Washington	3	6
	Wayne	3	5
	Webster	0	1
	Whitley	4	14
	Wolfe	0	1
	Woodford	1	14

Kentucky			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native		0	6
Asian		2	11
Black or African American		56	380
Native Hawaiian or other Pacific Islander		1	3
White		367	1979
Information not provided by borrower		0	0
Ethnicity			
Hispanic or Latino		9	52
Not Hispanic or Latino		417	2327
Information not provided by borrower		0	0
Sex			
Male		249	1269
Female		177	1110
Information not provided by borrower		0	0
Co-Borrower			
Race			
American Indian or Alaskan Native		1	4
Asian		2	5
Black or African American		17	80
Native Hawaiian or other Pacific Islander		1	96
White		194	731
Information not provided by borrower		0	0
Ethnicity			
Hispanic or Latino		7	21
Not Hispanic or Latino		208	895
Information not provided by borrower		0	0
Sex			
Male		55	260
Female		160	656
Information not provided by borrower		0	0
Hardship			
Unemployment		341	1804
Underemployment		85	575
Divorce		0	0
Medical Condition		0	0
Death		0	0
Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		79.34%	81.72%
100%-109%		6.34%	7.19%
110%-120%		4.23%	3.66%
>120%		10.09%	7.44%
Current Combined Loan to Value Ratio (CLTV)			
<100%		79.34%	81.72%
100%-119%		10.56%	10.84%
120%-139%		4.46%	3.61%
140%-159%		2.11%	1.47%
>=160%		3.52%	2.35%
Delinquency Status (%)			
Current		49.30%	42.79%
30+		15.73%	12.48%
60+		11.74%	14.71%
90+		23.24%	30.01%
Household Size			
1		82	538
2		102	653
3		96	464
4		76	412
5+		70	312

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		426	2379
% of Total Number of Applications		33.49%	51.14%
<i>Denied</i>			
Number of Borrowers Denied		104	1195
% of Total Number of Applications		8.18%	25.69%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		58	394
% of Total Number of Applications		4.56%	8.47%
<i>In Process</i>			
Number of Borrowers In Process		684	N/A
% of Total Number of Applications		53.77%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		1272	4652
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		739.39	739.3
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		146.08	118.39
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		89562.33	93689.41
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		16719.76	19349.77
Median 2nd Lien UPB After Program Entry		N/A	N/A
Median Principal Forgiveness ¹		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	5.95
Median Assistance Amount		811.25	799.9
Assistance Characteristics			
Assistance Provided to Date		5518794.52	22379884.42
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		53.5	57.03
<i>Current</i>			
Number		210	1018
%		49.30%	42.79%
<i>Delinquent (30+)</i>			
Number		67	297
%		15.73%	12.48%
<i>Delinquent (60+)</i>			
Number		50	350
%		11.74%	14.71%
<i>Delinquent (90+)</i>			
Number		99	714
%		23.24%	30.01%

Kentucky			
HFA Performance Data Reporting- Program Performance			
Kentucky Unemployment Bridge Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	999	1773
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	8	12
	%	0.80%	0.68%
	<i>Cancelled</i>		
	Number	41	124
	%	4.10%	6.99%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	3
	%	0.00%	0.17%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	938	1611
	%	93.89%	90.86%
	<i>Reinstatement/Current/Payoff</i>		
	Number	12	23
	%	1.20%	1.30%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	1509
	Six Months %	N/A	99.34%
	Twelve Months Number	N/A	682
	Twelve Months %	N/A	99.71%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home