



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point

Report As of Date

9/30/2014

Alabama

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	156	3601
	Number of Unique Borrowers Denied Assistance	47	1359
	Number of Unique Borrowers Withdrawn from Program	384	8116
	Number of Unique Borrowers in Process	140	N/A
	Total Number of Unique Borrower Applicants	727	13216
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$1,202,103.81	\$28,713,188.06
	Total Spent on Administrative Support, Outreach, and Counseling	\$404,261.30	\$7,227,805.72
Borrower Income (\$)			
	Above \$90,000	0.00%	0.36%
	\$70,000- \$89,000	0.64%	2.19%
	\$50,000- \$69,000	8.33%	12.27%
	Below \$50,000	91.03%	85.18%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1.28%	3.58%
	110%- 119%	0.64%	2.28%
	100%- 109%	3.85%	3.61%
	90%- 99%	1.92%	4.36%
	80%- 89%	3.85%	5.22%
	Below 80%	88.46%	80.95%
Geographic Breakdown (by county)			
	Autauga	3	42
	Baldwin	2	137
	Barbour	1	5
	Bibb	0	9
	Blount	2	49
	Bullock	0	5
	Butler	0	12
	Calhoun	5	102
	Chambers	0	11
	Cherokee	0	7
	Chilton	1	18
	Choctaw	1	3
	Clarke	0	7
	Clay	0	6
	Cleburne	0	6
	Coffee	0	12
	Colbert	1	18
	Conecuh	0	2
	Coosa	0	7
	Covington	0	8
	Crenshaw	0	2
	Cullman	2	78
	Dale	1	20
	Dallas	2	19
	DeKalb	0	34
	Elmore	1	61
	Escambia	0	13
	Etowah	3	69
	Fayette	0	3
	Franklin	0	8
	Geneva	0	8
	Greene	0	3
	Hale	0	14
	Henry	0	7
	Houston	1	51
	Jackson	0	8

Jefferson	32	599
Lamar	0	2
Lauderdale	4	32
Lawrence	6	31
Lee	1	56
Limestone	6	95
Lowndes	1	10
Macon	0	7
Madison	26	512
Marengo	0	4
Marion	0	11
Marshall	1	67
Mobile	15	447
Monroe	0	10
Montgomery	15	268
Morgan	6	127
Perry	0	1
Pickens	0	6
Pike	0	8
Randolph	0	7
Russell	1	9
Shelby	10	156
St. Clair	0	56
Sumter	1	4
Talladega	1	45
Tallapoosa	1	23
Tuscaloosa	3	111
Walker	0	19
Washington	0	6
Wilcox	0	3
Winston	0	5

Home Mortgage Disclosure Act (HMDA)

Borrower		
Race		
American Indian or Alaskan Native	2	17
Asian	0	9
Black or African American	69	1205
Native Hawaiian or other Pacific Islander	0	4
White	62	1822
Information not provided by borrower	23	544
Ethnicity		
Hispanic or Latino	1	38
Not Hispanic or Latino	132	3019
Information not provided by borrower	23	544
Sex		
Male	57	1470
Female	76	1587
Information not provided by borrower	23	544
Co-Borrower		
Race		
American Indian or Alaskan Native	1	9
Asian	0	9
Black or African American	16	450
Native Hawaiian or other Pacific Islander	0	1
White	43	1082
Information not provided by borrower	8	347
Ethnicity		
Hispanic or Latino	0	33
Not Hispanic or Latino	60	1518
Information not provided by borrower	8	347
Sex		

Male	19	486
Female	41	1065
Information not provided by borrower	8	347
Hardship		
Unemployment	148	3531
Underemployment	6	65
Divorce	0	0
Medical Condition	1	3
Death	0	0
Other	1	2
Current Loan to Value Ratio (LTV)		
<100%	71.15%	69.23%
100%-109%	8.97%	11.55%
110%-120%	9.62%	7.72%
>120%	10.26%	11.50%
Current Combined Loan to Value Ratio (CLTV)		
<100%	67.95%	67.68%
100%-119%	21.15%	18.80%
120%-139%	5.77%	6.75%
140%-159%	2.56%	2.94%
>=160%	2.57%	3.83%
Delinquency Status (%)		
Current	40.38%	52.82%
30+	19.87%	15.22%
60+	17.31%	12.69%
90+	22.44%	19.27%
Household Size		
1	43	862
2	43	1085
3	31	733
4	30	613
5+	9	308

***The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole numbers. All other Borrower Characteristic fields should be reported as %.**

****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.**

Cumulative Assistance Provided To Date is net of payment returns and overages, \$8,872.53, from previous reporting period(s).

Cumulative Hardship reasons may not sum in a quarter-over-quarter fashion due to a current quarter reclassification of a previously reported reason.

Cumulative Household Size may not sum in a quarter-over-quarter fashion due to a current quarter reclassification of a previously reported household size.

Alabama

HFA Performance Data Reporting- Program Performance Hardest Hit Fund for Alabama's Unemployed Homeowners

		QTD	Cumulative
Program Intake/Evaluation			
Approved			
Number of Borrowers Receiving Assistance		153	3595
% of Total Number of Applications		30.18%	29.28%
Denied			
Number of Borrowers Denied		21	1234
% of Total Number of Applications		4.14%	10.05%
Withdrawn			
Number of Borrowers Withdrawn		205	7321
% of Total Number of Applications		40.43%	59.63%
In Process			
Number of Borrowers In Process		128	N/A
% of Total Number of Applications		25.25%	N/A
Total			
Total Number of Borrowers Applied		507	12278
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		781.47	779.63
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		156.99	95.37
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		94687.81	95703.2
Median 1st Lien UPB After Program Entry		N/A	N/A
Median 2nd Lien UPB Before Program Entry		3430.61	8342.26
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
Median Assistance Amount		3749.2	7232.58
Assistance Characteristics			
Assistance Provided to Date		1119769.89	28590441.11
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		70	84
Current			
Number		63	1902
%		41.18%	52.91%
Delinquent (30+)			
Number		30	546
%		19.61%	15.19%
Delinquent (60+)			
Number		27	457
%		17.65%	12.71%
Delinquent (90+)			
Number		33	690
%		21.56%	19.19%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		113	3288

Alternative Outcomes			
Foreclosure Sale			
Number		0	0
%		0.00%	0.00%
Cancelled			
Number		0	1
%		0.00%	0.03%
Deed in Lieu			
Number		0	0
%		0.00%	0.00%
Short Sale			
Number		0	1
%		0.00%	0.03%
Program Completion/ Transition			
Loan Modification Program			
Number		0	0
%		0.00%	0.00%
Re-employed/ Regain Appropriate Employment Level			
Number		11	277
%		9.73%	8.42%
Reinstatement/Current/Payoff			
Number		62	2161
%		54.87%	65.72%
Short Sale			
Number		N/A	N/A
%		N/A	N/A
Deed in Lieu			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		40	848
%		35.40%	25.80%
Homeownership Retention ²			
Six Months Number		N/A	3280
Six Months %		N/A	99.57%
Twelve Months Number		N/A	2854
Twelve Months %		N/A	98.38%
Twenty-four Months Number		N/A	1752
Twenty-four Months %		N/A	81.95%
Unreachable Number		N/A	0
Unreachable %		N/A	0.00%
1. Includes second mortgage settlement			
2. Borrower still owns home			

Cumulative Assistance Provided To Date is net of payment returns and overages, \$8,872.53, from previous reporting period(s).

Cumulative Program Outcomes includes borrowers not previously reported of 4.

Cumulative Program Completion/Transition includes borrowers not previously reported of 4.

Alabama

HFA Performance Data Reporting- Program Performance Short Sale Assistance Program

	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance	0	0
% of Total Number of Applications	0.00%	0.00%
Denied		
Number of Borrowers Denied	1	5
% of Total Number of Applications	11.11%	13.51%
Withdrawn		
Number of Borrowers Withdrawn	8	32
% of Total Number of Applications	88.89%	86.49%
In Process		
Number of Borrowers In Process	0	N/A
% of Total Number of Applications	0.00%	N/A
Total		
Total Number of Borrowers Applied	9	37
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	0	0
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	0	0
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	0	0
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	N/A
Median Assistance Amount	0	0
Assistance Characteristics		
Assistance Provided to Date	0	0
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	0	0
Current		
Number	0	0
%	0.00%	0.00%
Delinquent (30+)		
Number	0	0
%	0.00%	0.00%
Delinquent (60+)		
Number	0	0
%	0.00%	0.00%
Delinquent (90+)		
Number	0	0
%	0.00%	0.00%
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0

Alternative Outcomes			
Foreclosure Sale			
Number		0	0
%		0.00%	0.00%
Cancelled			
Number		0	0
%		0.00%	0.00%
Deed in Lieu			
Number		0	0
%		0.00%	0.00%
Short Sale			
Number		0	0
%		0.00%	0.00%
Program Completion/ Transition			
Loan Modification Program			
Number		N/A	N/A
%		N/A	N/A
Re-employed/ Regain Appropriate Employment Level			
Number		N/A	N/A
%		N/A	N/A
Reinstatement/Current/Payoff			
Number		N/A	N/A
%		N/A	N/A
Short Sale			
Number		N/A	N/A
%		N/A	N/A
Deed in Lieu			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		N/A	N/A
%		N/A	N/A
Homeownership Retention ²			
Six Months Number		N/A	N/A
Six Months %		N/A	N/A
Twelve Months Number		N/A	N/A
Twelve Months %		N/A	N/A
Twenty-four Months Number		N/A	N/A
Twenty-four Months %		N/A	N/A
Unreachable Number		N/A	N/A
Unreachable %		N/A	N/A
1. Includes second mortgage settlement			
2. Borrower still owns home			

Alabama

HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program

	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Borrowers Receiving Assistance	3	6
% of Total Number of Applications	1.26%	0.57%
Denied		
Number of Borrowers Denied	25	123
% of Total Number of Applications	10.46%	11.67%
Withdrawn		
Number of Borrowers Withdrawn	199	913
% of Total Number of Applications	83.26%	86.62%
In Process		
Number of Borrowers In Process	12	N/A
% of Total Number of Applications	5.02%	N/A
Total		
Total Number of Borrowers Applied	239	1054
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	1229.15	916.31
Median 1st Lien Housing Payment After Assistance	504.48	496.15
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	100079.73	82400.6
Median 1st Lien UPB After Program Entry	87221.09	84992.91
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	0	0
Median Principal Forgiveness ¹	0	0
Median Length of Time Borrower Receives Assistance	N/A	0
Median Assistance Amount	30000	26166.96
Assistance Characteristics		
Assistance Provided to Date	82333.92	122746.95
Total Lender/Servicer Assistance Amount	0	0
Borrowers Receiving Lender/Servicer Match (%)	0.00%	0.00%
Median Lender/Servicer Assistance per Borrower	0	0
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	144	124
Current		
Number	0	0
%	0.00%	0.00%
Delinquent (30+)		
Number	1	2
%	33.33%	33.33%
Delinquent (60+)		
Number	0	0
%	0.00%	0.00%
Delinquent (90+)		
Number	2	4
%	66.67%	66.67%
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	3	6

Alternative Outcomes			
Foreclosure Sale			
Number		0	0
%		0.00%	0.00%
Cancelled			
Number		0	0
%		0.00%	0.00%
Deed in Lieu			
Number		0	0
%		0.00%	0.00%
Short Sale			
Number		0	0
%		0.00%	0.00%
Program Completion/ Transition			
Loan Modification Program			
Number		3	6
%		100.00%	100.00%
Re-employed/ Regain Appropriate Employment Level			
Number		0	0
%		0.00%	0.00%
Reinstatement/Current/Payoff			
Number		0	0
%		0.00%	0.00%
Short Sale			
Number		N/A	N/A
%		N/A	N/A
Deed in Lieu			
Number		N/A	N/A
%		N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		0	0
%		0.00%	0.00%
Homeownership Retention ²			
Six Months Number		N/A	3
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%
1. Includes second mortgage settlement			
2. Borrower still owns home			