



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 15th of the month 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 6/30/2012

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	307	1886
	Number of Unique Borrowers Denied Assistance	90	740
	Number of Unique Borrowers Withdrawn from Program	288	5232
	Number of Unique Borrowers in Process	232	N/A
	Total Number of Unique Borrower Applicants	917	8090
Borrower Income (\$)			
	Above \$90,000	0.00%	0.27%
	\$70,000- \$89,000	0.33%	0.11%
	\$50,000- \$69,000	2.93%	2.70%
	Below \$50,000	96.74%	96.92%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0.33%	0.53%
	110%- 119%	1.30%	0.58%
	100%- 109%	0.65%	0.85%
	90%- 99%	2.28%	1.11%
	80%- 89%	0.65%	1.22%
	Below 80%	94.79%	95.71%
Geographic Breakdown (by county)			
	Autauga	5	20
	Baldwin	14	84
	Barbour	0	1
	Bibb	3	4
	Blount	5	29
	Bullock	1	5
	Butler	1	7
	Calhoun	8	22
	Chambers	2	8
	Cherokee	0	3
	Chilton	0	12
	Choctaw	0	0
	Clarke	1	5
	Clay	0	2
	Cleburne	0	5
	Coffee	2	8
	Colbert	0	5
	Conecuh	0	1
	Coosa	0	3
	Covington	0	3
	Crenshaw	0	1
	Cullman	9	50
	Dale	3	5
	Dallas	0	10
	DeKalb	5	23
	Elmore	8	34
	Escambia	2	10
	Etowah	4	28
	Fayette	0	0
	Franklin	0	2
	Geneva	1	5
	Greene	0	2
	Hale	0	6
	Henry	2	5
	Houston	2	18
	Jackson	0	5
	Jefferson	54	333
	Lamar	0	0
	Lauderdale	3	13
	Lawrence	1	10
	Lee	3	29
	Limestone	6	40
	Lowndes	2	3
	Macon	0	4
	Madison	40	269
	Marengo	0	3
	Marion	0	1
	Marshall	5	31
	Mobile	33	243
	Monroe	0	6
	Montgomery	21	147
	Morgan	21	63
	Perry	0	1
	Pickens	0	5
	Pike	1	5
	Randolph	0	2
	Russell	0	1
	Shelby	17	92
	St. Clair	5	38
	Sumter	0	2
	Talladega	2	19
	Tallapoosa	1	10
	Tuscaloosa	13	69
	Walker	0	5
	Washington	0	4
	Wilcox	1	3
	Winston	0	4

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native	2		8
Asian	0		5
Black or African American	98		615
Native Hawaiian or other Pacific Islander	0		2
White	161		984
Information not provided by borrower	46		272
Ethnicity			
Hispanic or Latino	4		12
Not Hispanic or Latino	257		1602
Information not provided by borrower	46		272
Sex			
Male	132		794
Female	129		820
Information not provided by borrower	46		272
Co-Borrower			
Race			
American Indian or Alaskan Native	1		4
Asian	0		6
Black or African American	40		242
Native Hawaiian or other Pacific Islander	0		0
White	103		584
Information not provided by borrower	28		192
Ethnicity			
Hispanic or Latino	3		17
Not Hispanic or Latino	141		819
Information not provided by borrower	28		192
Sex			
Male	42		265
Female	102		571
Information not provided by borrower	28		192
Hardship			
Unemployment	303		1851
Underemployment	4		35
Divorce	0		0
Medical Condition	0		0
Death	0		0
Other	0		0
Current Loan to Value Ratio (LTV)			
<100%	88.93%		88.49%
100%-109%	5.54%		6.20%
110%-120%	2.61%		2.12%
>120%	2.92%		3.19%
Current Combined Loan to Value Ratio (CLTV)			
<100%	85.99%		87.59%
100%-119%	9.77%		8.70%
120%-139%	1.30%		1.54%
140%-159%	0.98%		0.32%
>=160%	1.96%		1.85%
Delinquency Status (%)			
Current	53.75%		55.46%
30+	14.66%		15.01%
60+	9.77%		10.92%
90+	21.82%		18.61%
Household Size			
1	78		449
2	93		592
3	53		379
4	56		313
5+	27		153

Alabama		
HFA Performance Data Reporting- Program Performance Hardest Hit Fund for Alabama's Unemployed Homeowners		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	307	1886
% of Total Number of Applications Received	33.48%	23.31%
<i>Denied</i>		
Number of Borrowers Denied	90	740
% of Total Number of Applications Received	9.81%	9.15%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	288	5232
% of Total Number of Applications	31.41%	64.67%
<i>In Process</i>		
Number of Borrowers In Process	232	N/A
% of Total Number of Applications	25.30%	N/A
<i>Total</i>		
Total Number of Borrowers Applied	917	8090
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	781.72	797.97
Median 1st Lien Housing Payment After Assistance	0	0
Median 2nd Lien Housing Payment Before Assistance	115.53	95.17
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	91021.56	96816.86
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	13801.44	9772.63
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	0	0
Median Length of Time Borrower Receives Assistance	N/A	5
Median Assistance Amount	3188.62	6347.17
Assistance Characteristics		
Assistance Provided to Date	2751522.4	12862891.02
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	81	103
<i>Current</i>		
Number	165	1046
%	54%	55%
<i>Delinquent (30+)</i>		
Number	45	283
%	15%	15%
<i>Delinquent (60+)</i>		
Number	30	206
%	10%	11%
<i>Delinquent (90+)</i>		
Number	67	351
%	22%	19%

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Alabama			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund for Alabama's Unemployed Homeowners			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	390	1230
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	1
	%	0.00%	0.08%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	1
	%	0.00%	0.08%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	22	78
	%	5.64%	6.34%
	<i>Reinstatement/Current/Payoff</i>		
	Number	363	1129
	%	93.08%	91.79%
	<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	5	21
	%	1.28%	1.71%
Homeownership Retention²			
	Six Months Number	N/A	1225
	Six Months %	N/A	94.30%
	Twelve Months Number	N/A	370
	Twelve Months %	N/A	98.67%
	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