



HARDEST HIT

A L A B A M A

4th Quarter 2012:

Assistance Provided To Date: \$16718567.38

Total Homeowners Assisted To Date: 2,289



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

12/31/2012

Alabama

HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	151	2289
Number of Unique Borrowers Denied Assistance	107	921
Number of Unique Borrowers Withdrawn from Program	284	5738
Number of Unique Borrowers in Process	187	N/A
Total Number of Unique Borrower Applicants	729	9135
Program Expenditures (\$)		
Total Assistance Provided to Date	\$1,537,617.56	\$16,718,567.38
Total Spent on Administrative Support, Outreach, and Counseling	\$252,807.99	\$3,993,028.77
Borrower Income (\$)		
Above \$90,000	0.00%	0.26%
\$70,000- \$89,000	0.66%	0.13%
\$50,000- \$69,000	4.64%	2.80%
Below \$50,000	94.70%	96.81%
Borrower Income as Percent of Area Median Income (AMI)		
Above 120%	0.66%	0.66%
110%- 119%	0.66%	0.61%
100%- 109%	0.66%	0.74%
90%- 99%	0.00%	0.92%
80%- 89%	3.97%	1.44%
Below 80%	94.05%	95.63%
Geographic Breakdown (by county)		
Autauga	2	27
Baldwin	9	98
Barbour	0	2
Bibb	0	4
Blount	0	32
Bullock	0	5
Butler	1	9
Calhoun	5	35
Chambers	0	8
Cherokee	0	4
Chilton	2	15
Choctaw	0	1
Clarke	0	7
Clay	0	4
Cleburne	0	5
Coffee	0	10
Colbert	0	5
Conecuh	0	1
Coosa	0	4
Covington	0	5
Crenshaw	0	1
Cullman	2	64
Dale	2	8
Dallas	1	13
DeKalb	1	30
Elmore	4	42
Escambia	0	10
Etowah	3	38
Fayette	0	0
Franklin	1	3
Geneva	0	5
Greene	0	2
Hale	1	10
Henry	0	5
Houston	6	32
Jackson	0	6
Jefferson	23	385
Lamar	0	1
Lauderdale	1	16
Lawrence	1	12
Lee	1	33
Limestone	6	59
Lowndes	1	5

Macon	1	6
Madison	14	321
Marengo	0	3
Marion	1	4
Marshall	2	43
Mobile	22	288
Monroe	0	7
Montgomery	14	171
Morgan	8	82
Perry	0	1
Pickens	0	5
Pike	0	6
Randolph	2	4
Russell	1	2
Shelby	4	107
St. Clair	0	39
Sumter	0	2
Talladega	0	20
Tallapoosa	2	13
Tuscaloosa	6	85
Walker	1	7
Washington	0	5
Wilcox	0	3
Winston	0	4

Home Mortgage Disclosure Act (HMDA)

Borrower		
Race		
American Indian or Alaskan Native	0	8
Asian	0	7
Black or African American	49	731
Native Hawaiian or other Pacific Islander	1	4
White	78	1194
Information not provided by borrower	23	345
Ethnicity		
Hispanic or Latino	2	20
Not Hispanic or Latino	126	1924
Information not provided by borrower	23	345
Sex		
Male	55	943
Female	73	1001
Information not provided by borrower	23	345
Co-Borrower		
Race		
American Indian or Alaskan Native	0	4
Asian	0	7
Black or African American	21	288
Native Hawaiian or other Pacific Islander	1	1
White	47	706
Information not provided by borrower	16	232
Ethnicity		
Hispanic or Latino	1	20
Not Hispanic or Latino	68	986
Information not provided by borrower	16	232
Sex		
Male	22	317
Female	47	689
Information not provided by borrower	16	232
Hardship		
Unemployment	150	2252
Underemployment	1	37
Divorce	0	0
Medical Condition	0	0
Death	0	0

Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		86.09%	88.55%
100%-109%		5.30%	5.85%
110%-120%		1.99%	2.10%
>120%		6.62%	3.50%
Current Combined Loan to Value Ratio (CLTV)			
<100%		83.44%	87.81%
100%-119%		9.93%	8.26%
120%-139%		1.99%	1.57%
140%-159%		1.32%	0.44%
>=160%		3.32%	1.92%
Delinquency Status (%)			
Current		54.30%	55.44%
30+		12.58%	14.85%
60+		19.21%	11.62%
90+		13.91%	18.09%
Household Size			
1		32	534
2		38	709
3		35	475
4		34	388
5+		12	183

*The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number format. 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.

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	151	2289
% of Total Number of Applications	20.71%	25.06%
Denied		
Number of Borrowers Denied	107	921
% of Total Number of Applications	14.68%	10.08%
Withdrawn		
Number of Borrowers Withdrawn	284	5738
% of Total Number of Applications	38.96%	62.81%
In Process		
Number of Borrowers In Process	187	N/A
% of Total Number of Applications	25.65%	N/A
Total		
Total Number of Borrowers Applied	729	9135
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	770.55	790.86
Median 1st Lien Housing Payment After Assistance	0	0
Median 2nd Lien Housing Payment Before Assistance	89.42	95.17
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	99802.91	96924.33
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	10586.93	10383.52
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	6
Median Assistance Amount	3132.16	6603.18
Assistance Characteristics		
Assistance Provided to Date	1537617.56	16718567.38
Total Lender/Service Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Service Match (%)	N/A	N/A
Median Lender/Service Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	62	94
Current		
Number	82	1269
%	54.30%	55.44%
Delinquent (30+)		
Number	19	340
%	12.58%	14.85%
Delinquent (60+)		
Number	29	266
%	19.21%	11.62%
Delinquent (90+)		
Number	21	414
%	13.91%	18.09%
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	189	1681
Alternative Outcomes		
Foreclosure Sale		
Number	0	0
%	0.00%	0.00%
Cancelled		
Number	0	1
%	0.00%	0.06%
Deed in Lieu		
Number	0	0

%		0.00%	0.00%
Short Sale			
Number		0	1
%		0.00%	0.06%
Program Completion/ Transition			
Loan Modification Program			
Number		0	0
%		0.00%	0.00%
Re-employed/ Regain Appropriate Employment Level			
Number		22	126
%		11.64%	7.50%
Reinstatement/Current/Payoff			
Number		164	1522
%		86.77%	90.54%
Short Sale			
Number	N/A	N/A	N/A
%	N/A	N/A	N/A
Deed in Lieu			
Number	N/A	N/A	N/A
%	N/A	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
Number		3	31
%		1.59%	1.84%
Homeownership Retention²			
Six Months Number	N/A		1746
Six Months %	N/A		92.58%
Twelve Months Number	N/A		1209
Twelve Months %	N/A		93.07%
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

Please note that percentages for the cumulative column of the Program Intake/Evaluation section will not sum to 100%, as they exclude the in process applications.

Cumulative Assistance Provided To Date is net of payment returns and overages, \$1,935.59, from previous reporting period(s).