



HARDEST HIT

ALABAMA

2nd Quarter 2013:

Assistance Provided To Date: \$20,939,860.63

Total Homeowners Assisted To Date: 2,741



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

6/30/2013

Alabama

HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	249	2741
Number of Unique Borrowers Denied Assistance	62	1042
Number of Unique Borrowers Withdrawn from Program	308	6219
Number of Unique Borrowers in Process	207	N/A
Total Number of Unique Borrower Applicants	826	10209
Program Expenditures (\$)		
Total Assistance Provided to Date	\$2,000,499.86	\$20,939,860.63
Total Spent on Administrative Support, Outreach, and Counseling	501442.5	5022930.98
Borrower Income (\$)		
Above \$90,000	0.00%	0.22%
\$70,000- \$89,000	0.00%	0.11%
\$50,000- \$69,000	2.41%	2.74%
Below \$50,000	97.59%	96.93%
Borrower Income as Percent of Area Median Income (AMI)		
Above 120%	0.00%	0.84%
110%- 119%	0.40%	0.44%
100%- 109%	0.80%	0.77%
90%- 99%	0.40%	1.09%
80%- 89%	0.80%	1.24%
Below 80%	97.60%	95.62%
Geographic Breakdown (by county)		
Autauga	1	29
Baldwin	4	114
Barbour	0	2
Bibb	0	7
Blount	4	38
Bullock	0	5
Butler	0	10
Calhoun	15	55
Chambers	0	9
Cherokee	2	6
Chilton	0	16
Choctaw	0	1
Clarke	0	7
Clay	1	5
Cleburne	1	6
Coffee	0	10
Colbert	2	7
Conecuh	0	1
Coosa	0	4
Covington	1	6
Crenshaw	1	2
Cullman	1	68
Dale	1	10
Dallas	1	15
DeKalb	0	30
Elmore	5	50
Escambia	0	11
Etowah	6	48
Fayette	0	0
Franklin	2	6
Geneva	0	5
Greene	0	2
Hale	0	11
Henry	0	6
Houston	4	42
Jackson	1	7
Jefferson	39	456
Lamar	1	2
Lauderdale	0	16
Lawrence	1	20
Lee	4	45
Limestone	7	70
Lowndes	3	8

Macon	0	6
Madison	43	386
Marengo	0	3
Marion	1	7
Marshall	5	54
Mobile	40	361
Monroe	0	9
Montgomery	17	199
Morgan	5	93
Perry	0	1
Pickens	0	5
Pike	0	7
Randolph	0	5
Russell	1	5
Shelby	9	124
St. Clair	5	50
Sumter	1	3
Talladega	13	33
Tallapoosa	0	14
Tuscaloosa	0	87
Walker	1	8
Washington	0	5
Wilcox	0	3
Winston	0	5
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
American Indian or Alaskan Native	2	11
Asian	0	7
Black or African American	79	881
Native Hawaiian or other Pacific Islander	0	4
White	123	1409
Information not provided by borrower	45	429
Ethnicity		
Hispanic or Latino	8	30
Not Hispanic or Latino	196	2282
Information not provided by borrower	45	429
Sex		
Male	103	1121
Female	101	1191
Information not provided by borrower	45	429
Co-Borrower		
Race		
American Indian or Alaskan Native	2	6
Asian	0	7
Black or African American	31	342
Native Hawaiian or other Pacific Islander	0	1
White	70	830
Information not provided by borrower	32	279
Ethnicity		
Hispanic or Latino	5	25
Not Hispanic or Latino	98	1161
Information not provided by borrower	32	279
Sex		
Male	35	375
Female	68	811
Information not provided by borrower	32	279
Hardship		
Unemployment	248	2700
Underemployment	1	41
Divorce	0	0
Medical Condition	0	0
Death	0	0

Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		88.76%	88.58%
100%-109%		8.03%	6.09%
110%-120%		2.01%	2.15%
>120%		1.20%	3.18%
Current Combined Loan to Value Ratio (CLTV)			
<100%		87.15%	87.89%
100%-119%		11.24%	8.50%
120%-139%		0.00%	1.39%
140%-159%		0.40%	0.40%
>=160%		1.21%	1.82%
Delinquency Status (%)			
Current		59.04%	55.71%
30+		14.86%	15.18%
60+		10.04%	11.46%
90+		16.06%	17.65%
Household Size			
1		62	646
2		72	845
3		43	552
4		48	467
5+		24	231

*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.

Cumulative Assistance Provided To Date is net of payment returns and overages, \$7,544.35, from previous reporting period(s).

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	249	2741
% of Total Number of Applications	30.15%	26.85%
Denied		
Number of Borrowers Denied	62	1042
% of Total Number of Applications	7.51%	10.21%
Withdrawn		
Number of Borrowers Withdrawn	308	6219
% of Total Number of Applications	37.29%	60.92%
In Process		
Number of Borrowers In Process	207	N/A
% of Total Number of Applications	25.05%	N/A
Total		
Total Number of Borrowers Applied	826	10209
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	781.38	786.93
Median 1st Lien Housing Payment After Assistance	0	0
Median 2nd Lien Housing Payment Before Assistance	87.07	94
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	93327.99	96517.89
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	6761.22	9648.8
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	3300.17	6963.18
Assistance Characteristics		
Assistance Provided to Date	2000499.86	20939860.63
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	72	87
Current		
Number	147	1527
%	59.04%	55.71%
Delinquent (30+)		
Number	37	416
%	14.86%	15.18%
Delinquent (60+)		
Number	25	314
%	10.04%	11.46%
Delinquent (90+)		
Number	40	484
%	16.06%	17.65%
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	167	2167
Alternative Outcomes		
Foreclosure Sale		
Number	0	0
%	0.00%	0.00%
Cancelled		
Number	0	1
%	0.00%	0.05%
Deed in Lieu		
Number	0	0

%		0.00%	0.00%
Short Sale			
Number		0	1
%		0.00%	0.05%
Program Completion/ Transition			
Loan Modification Program			
Number		0	0
%		0.00%	0.00%
Re-employed/ Regain Appropriate Employment Level			
Number		21	191
%		12.57%	8.81%
Reinstatement/Current/Payoff			
Number		143	1923
%		85.63%	88.74%
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	51
%		1.80%	2.35%
Homeownership Retention²			
Six Months Number	N/A		2275
Six Months %	N/A		99.39%
Twelve Months Number	N/A		1863
Twelve Months %	N/A		98.78%
Twenty-four Months Number	N/A		363
Twenty-four Months %	N/A		96.80%
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.