



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

6/30/2014

Alabama

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Unique Borrower Count			
Number of Unique Borrowers Receiving Assistance		148	3445
Number of Unique Borrowers Denied Assistance		66	1313
Number of Unique Borrowers Withdrawn from Program		295	7759
Number of Unique Borrowers in Process		129	N/A
Total Number of Unique Borrower Applicants		638	12646
Program Expenditures (\$)			
Total Assistance Provided to Date		\$1,152,130.07	\$27,519,956.78
Total Spent on Administrative Support, Outreach, and Counseling		298535.51	6823544.42
Borrower Income (\$)			
Above \$90,000		0.68%	0.38%
\$70,000- \$89,000		3.38%	2.26%
\$50,000- \$69,000		9.46%	12.45%
Below \$50,000		86.48%	84.91%
Borrower Income as Percent of Area Median Income (AMI)			
Above 120%		5.41%	3.69%
110%- 119%		1.35%	2.35%
100%- 109%		3.38%	3.60%
90%- 99%		2.70%	4.47%
80%- 89%		4.73%	5.25%
Below 80%		82.43%	80.64%
Geographic Breakdown (by county)			
Autauga		1	39
Baldwin		6	135
Barbour		0	4
Bibb		1	9
Blount		3	47
Bullock		0	5
Butler		0	12
Calhoun		5	97
Chambers		1	11
Cherokee		0	7
Chilton		1	17
Choctaw		0	2
Clarke		0	7
Clay		1	6
Cleburne		0	6
Coffee		1	12
Colbert		6	17
Conecuh		0	2
Coosa		1	7
Covington		0	8
Crenshaw		0	2
Cullman		1	76
Dale		3	19
Dallas		0	17
DeKalb		0	34
Elmore		0	60
Escambia		0	13
Etowah		5	66
Fayette		0	3
Franklin		1	8
Geneva		1	8
Greene		0	3
Hale		1	14
Henry		0	7
Houston		1	50
Jackson		0	8
Jefferson		21	567
Lamar		0	2
Lauderdale		5	28
Lawrence		4	25
Lee		0	55

Limestone	7	89
Lowndes	0	9
Macon	0	7
Madison	24	486
Marengo	0	4
Marion	0	11
Marshall	5	66
Mobile	12	432
Monroe	0	10
Montgomery	8	253
Morgan	10	121
Perry	0	1
Pickens	0	6
Pike	1	8
Randolph	0	7
Russell	0	8
Shelby	3	146
St. Clair	1	56
Sumter	0	3
Talladega	2	44
Tallapoosa	3	22
Tuscaloosa	2	108
Walker	0	19
Washington	0	6
Wilcox	0	3
Winston	0	5
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
American Indian or Alaskan Native	1	15
Asian	0	9
Black or African American	57	1136
Native Hawaiian or other Pacific Islander	0	4
White	78	1760
Information not provided by borrower	12	521
Ethnicity		
Hispanic or Latino	5	37
Not Hispanic or Latino	131	2887
Information not provided by borrower	12	521
Sex		
Male	66	1413
Female	70	1511
Information not provided by borrower	12	521
Co-Borrower		
Race		
American Indian or Alaskan Native	1	8
Asian	0	9
Black or African American	26	434
Native Hawaiian or other Pacific Islander	0	1
White	48	1039
Information not provided by borrower	10	339
Ethnicity		
Hispanic or Latino	3	33
Not Hispanic or Latino	72	1458
Information not provided by borrower	10	339
Sex		
Male	23	467
Female	52	1024
Information not provided by borrower	10	339
Hardship		
Unemployment	146	3386

	Underemployment	2	56
	Divorce	0	0
	Medical Condition	0	2
	Death	0	0
	Other	0	1
Current Loan to Value Ratio (LTV)			
	<100%	75.68%	69.14%
	100%-109%	8.11%	11.67%
	110%-120%	7.43%	7.63%
	>120%	8.78%	11.56%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	70.95%	67.58%
	100%-119%	20.27%	18.78%
	120%-139%	4.05%	6.79%
	140%-159%	0.68%	2.96%
	>=160%	4.05%	3.89%
Delinquency Status (%)			
	Current	42.57%	53.41%
	30+	18.92%	15.01%
	60+	17.57%	12.48%
	90+	20.94%	19.10%
Household Size			
	1	30	819
	2	38	1041
	3	30	703
	4	35	582
	5+	15	300

***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, \$6,455.49, 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		148	3442
% of Total Number of Applications		31.76%	28.90%
Denied			
Number of Borrowers Denied		36	1214
% of Total Number of Applications		7.73%	10.19%
Withdrawn			
Number of Borrowers Withdrawn		164	7136
% of Total Number of Applications		35.19%	59.92%
In Process			
Number of Borrowers In Process		118	N/A
% of Total Number of Applications		25.32%	N/A
Total			
Total Number of Borrowers Applied		466	11910
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	3
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		776.38	779.58
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		97.34	91.93
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		96292.54	95894.76
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		2666.43	8607.35
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		3455.66	7286.02
Assistance Characteristics			
Assistance Provided to Date		1152130.07	27479543.75
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		72	85
Current			
Number		63	1840
%		42.57%	53.46%
Delinquent (30+)			
Number		28	516
%		18.92%	14.99%
Delinquent (60+)			
Number		26	430
%		17.57%	12.49%
Delinquent (90+)			
Number		31	656
%		20.94%	19.06%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		220	3171

Alternative Outcomes			
Foreclosure Sale			
Number		0	0
%		0.00%	0.00%
Cancelled			
Number		0	1
%		0.00%	0.04%
Deed in Lieu			
Number		0	0
%		0.00%	0.00%
Short Sale			
Number		0	1
%		0.00%	0.04%
Program Completion/ Transition			
Loan Modification Program			
Number		0	0
%		0.00%	0.00%
Re-employed/ Regain Appropriate Employment Level			
Number		18	266
%		8.18%	8.39%
Reinstatement/Current/Payoff			
Number		56	2102
%		25.45%	66.29%
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		146	801
%		66.37%	25.26%
Homeownership Retention²			
Six Months Number		N/A	2984
Six Months %		N/A	96.01%
Twelve Months Number		N/A	2528
Twelve Months %		N/A	92.23%
Twenty-four Months Number		N/A	1607
Twenty-four Months %		N/A	85.21%
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, \$6,455.49, from previous reporting period(s).

Cumulative Program Outcomes includes borrowers not previously reported of 747.

Cumulative Program Completion/Transition includes borrowers not previously reported of 747.

Alabama

HFA Performance Data Reporting- Program Performance Loan Modification Assistance Program

		QTD	Cumulative
Program Intake/Evaluation			
Approved			
Number of Borrowers Receiving Assistance		0	3
% of Total Number of Applications		0.00%	0.36%
Denied			
Number of Borrowers Denied		30	98
% of Total Number of Applications		15.87%	11.81%
Withdrawn			
Number of Borrowers Withdrawn		148	718
% of Total Number of Applications		78.31%	86.51%
In Process			
Number of Borrowers In Process		11	N/A
% of Total Number of Applications		5.82%	N/A
Total			
Total Number of Borrowers Applied		189	830
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		148	3442
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		0	337
Median 1st Lien Housing Payment After Assistance		0	322
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		0	26815.14
Median 1st Lien UPB After Program Entry		0	22135.14
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		0	8413
Assistance Characteristics			
Assistance Provided to Date		0	40413.03
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		0	120
Current			
Number		0	0
%		0.00%	0.00%
Delinquent (30+)			
Number		0	1
%		0.00%	33.33%
Delinquent (60+)			
Number		0	0
%		0.00%	0.00%
Delinquent (90+)			
Number		0	2
%		0.00%	66.67%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	3

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		0	3
%		0.00%	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		0
Six Months %	N/A		0.00%
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

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		2	4
% of Total Number of Applications		33.33%	14.29%
Withdrawn			
Number of Borrowers Withdrawn		4	24
% of Total Number of Applications		66.67%	85.71%
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		6	28
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		148	3445
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		0	0
Median 1st Lien Housing Payment After Assistance	N/A	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance		0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A	N/A
Median 1st Lien UPB Before Program Entry		0	0
Median 1st Lien UPB After Program Entry	N/A	N/A	N/A
Median 2nd Lien UPB Before Program Entry		0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A	N/A
Median Principal Forgiveness ¹	N/A	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	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	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	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