



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

12/31/2013

Alabama

HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance	207	3108
Number of Unique Borrowers Denied Assistance	67	1183
Number of Unique Borrowers Withdrawn from Program	616	7204
Number of Unique Borrowers in Process	135	N/A
Total Number of Unique Borrower Applicants	1025	11630
Program Expenditures (\$)		
Total Assistance Provided to Date	\$1,857,004.44	\$24,568,002.70
Total Spent on Administrative Support, Outreach, and Counseling	241341.59	6038582.57
Borrower Income (\$)		
Above \$90,000	0.00%	0.39%
\$70,000- \$89,000	1.93%	2.28%
\$50,000- \$69,000	15.94%	12.81%
Below \$50,000	82.13%	84.52%
Borrower Income as Percent of Area Median Income (AMI)		
Above 120%	5.80%	4.44%
110%- 119%	2.42%	2.57%
100%- 109%	3.86%	3.64%
90%- 99%	7.25%	4.89%
80%- 89%	6.28%	5.31%
Below 80%	74.39%	79.15%
Geographic Breakdown (by county)		
Autauga	4	36
Baldwin	3	120
Barbour	0	2
Bibb	0	7
Blount	2	42
Bullock	0	5
Butler	1	12
Calhoun	14	85
Chambers	0	10
Cherokee	1	7
Chilton	0	16
Choctaw	1	2
Clarke	0	7
Clay	0	5
Cleburne	0	6
Coffee	0	10
Colbert	2	10
Conecuh	0	2
Coosa	0	6
Covington	0	6
Crenshaw	0	2
Cullman	1	74
Dale	1	12
Dallas	1	17
DeKalb	4	34
Elmore	2	57
Escambia	1	12
Etowah	7	57
Fayette	1	1
Franklin	0	6
Geneva	0	6
Greene	1	3
Hale	1	12
Henry	1	7
Houston	3	47
Jackson	0	7
Jefferson	41	516
Lamar	0	2
Lauderdale	3	21
Lawrence	0	21
Lee	2	49
Limestone	3	78
Lowndes	0	9

Macon	1	7
Madison	24	435
Marengo	0	3
Marion	1	9
Marshall	3	58
Mobile	21	399
Monroe	0	10
Montgomery	22	233
Morgan	6	105
Perry	0	1
Pickens	1	6
Pike	0	7
Randolph	1	7
Russell	0	7
Shelby	6	137
St. Clair	3	54
Sumter	0	3
Talladega	3	39
Tallapoosa	1	17
Tuscaloosa	7	97
Walker	6	14
Washington	0	6
Wilcox	0	3
Winston	0	5
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race		
American Indian or Alaskan Native	1	12
Asian	0	8
Black or African American	78	1011
Native Hawaiian or other Pacific Islander	0	4
White	98	1582
Information not provided by borrower	30	491
Ethnicity		
Hispanic or Latino	1	32
Not Hispanic or Latino	176	2585
Information not provided by borrower	30	491
Sex		
Male	89	1267
Female	88	1350
Information not provided by borrower	30	491
Co-Borrower		
Race		
American Indian or Alaskan Native	1	7
Asian	0	9
Black or African American	27	381
Native Hawaiian or other Pacific Islander	0	1
White	61	935
Information not provided by borrower	18	316
Ethnicity		
Hispanic or Latino	0	26
Not Hispanic or Latino	89	1307
Information not provided by borrower	18	316
Sex		
Male	30	422
Female	59	911
Information not provided by borrower	18	316
Hardship		
Unemployment	201	3060
Underemployment	5	47
Divorce	0	0
Medical Condition	1	1
Death	0	0

Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		71.98%	68.73%
100%-109%		11.11%	11.58%
110%-120%		5.80%	7.75%
>120%		11.11%	11.94%
Current Combined Loan to Value Ratio (CLTV)			
<100%		67.63%	66.96%
100%-119%		20.29%	18.89%
120%-139%		5.31%	6.95%
140%-159%		4.35%	3.15%
>=160%		2.42%	4.05%
Delinquency Status (%)			
Current		43.00%	54.86%
30+		10.14%	14.74%
60+		16.43%	11.74%
90+		30.43%	18.66%
Household Size			
1		55	735
2		56	949
3		41	635
4		32	519
5+		23	270

*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, \$220.27, 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		207	3108
% of Total Number of Applications		28.83%	27.71%
Denied			
Number of Borrowers Denied		40	1141
% of Total Number of Applications		5.57%	10.17%
Withdrawn			
Number of Borrowers Withdrawn		338	6833
% of Total Number of Applications		47.08%	60.93%
In Process			
Number of Borrowers In Process		133	N/A
% of Total Number of Applications		18.52%	N/A
Total			
Total Number of Borrowers Applied		718	11215
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		717.6	780.87
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		91.02	94.54
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		84099.15	95669.34
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		7484.89	9663.25
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		3365.01	7215.23
Assistance Characteristics			
Assistance Provided to Date		1857004.44	24568002.7
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		84	86
Current			
Number		89	1705
%		43.00%	54.86%
Delinquent (30+)			
Number		21	458
%		10.14%	14.74%
Delinquent (60+)			
Number		34	365
%		16.43%	11.74%
Delinquent (90+)			
Number		63	580
%		30.43%	18.66%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	2204

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		0	193
%		0.00%	8.76%
Reinstatement/Current/Payoff			
Number		0	1958
%		0.00%	88.84%
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	51
%		0.00%	2.30%
Homeownership Retention ²			
Six Months Number		N/A	2724
Six Months %		N/A	99.38%
Twelve Months Number		N/A	2252
Twelve Months %		N/A	98.38%
Twenty-four Months Number		N/A	1250
Twenty-four Months %		N/A	96.23%
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		0	1
% of Total Number of Applications		0.00%	5.56%
Withdrawn			
Number of Borrowers Withdrawn		10	17
% of Total Number of Applications		100.00%	94.44%
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		10	18
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		207	3108
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		0	0
% of Total Number of Applications		0.00%	0.00%
Denied			
Number of Borrowers Denied		27	41
% of Total Number of Applications		7.71%	8.69%
Withdrawn			
Number of Borrowers Withdrawn		320	428
% of Total Number of Applications		91.43%	90.68%
In Process			
Number of Borrowers In Process		3	N/A
% of Total Number of Applications		0.86%	N/A
Total			
Total Number of Borrowers Applied		350	472
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		207	3108
Program Characteristics			
General Characteristics			
Median 1st Lien Housing Payment Before Assistance		0	0
Median 1st Lien Housing Payment After Assistance		0	0
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	0
Median 1st Lien UPB After Program Entry		0	0
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	0
Assistance Characteristics			
Assistance Provided to Date		0	0
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	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		0	0
%		0.00%	0.00%
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 Retention²			
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