



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.

Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	89	89
	Number of Unique Borrowers Denied Assistance	22	22
	Number of Unique Borrowers Withdrawn from Program	500	500
	Number of Unique Borrowers in Process	851	851
	Total Number of Unique Borrower Applicants	1462	1462
Borrower Income (\$)			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	1%	1%
	\$50,000- \$69,000	9%	9%
	Below \$50,000	90%	90%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	1%	1%
	110%- 119%	1%	1%
	100%- 109%	2%	2%
	90%- 99%	4%	4%
	80%- 89%	1%	1%
	Below 80%	90%	90%
Geographic Breakdown (by county)			
	Autauga	1	1
	Baldwin	2	2
	Barbour	0	0
	Bibb	0	0
	Blount	0	0
	Bullock	0	0
	Butler	0	0
	Calhoun	0	0
	Chambers	0	0
	Cherokee	0	0
	Chilton	1	1
	Choctaw	0	0
	Clarke	0	0
	Clay	0	0
	Cleburne	0	0
	Coffee	0	0
	Colbert	0	0
	Conecuh	0	0
	Coosa	0	0
	Covington	0	0
	Crenshaw	0	0
	Cullman	2	2
	Dale	0	0
	Dallas	0	0
	DeKalb	0	0
	Elmore	4	4
	Escambia	0	0
	Etowah	1	1
	Fayette	0	0
	Franklin	0	0
	Geneva	0	0
	Greene	0	0
	Hale	0	0

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Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Henry		1	1
Houston		1	1
Jackson		0	0
Jefferson		11	11
Lamar		0	0
Lauderdale		1	1
Lawrence		0	0
Lee		1	1
Limestone		6	6
Lowndes		0	0
Macon		1	1
Madison		20	20
Marengo		0	0
Marion		0	0
Marshall		2	2
Mobile		11	11
Monroe		1	1
Montgomery		13	13
Morgan		4	4
Perry		0	0
Pickens		0	0
Pike		0	0
Randolph		0	0
Russell		0	0
Shelby		3	3
St. Clair		0	0
Sumter		0	0
Talladega		0	0
Tallapoosa		0	0
Tuscaloosa		2	2
Walker		0	0
Washington		0	0
Wilcox		0	0
Winston		0	0
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native		0	0
Asian		0	0
Black or African American		43	43
Native Hawaiian or other Pacific Islander		0	0
White		31	31
Information not provided by borrower		15	15
Ethnicity			
Hispanic or Latino		0	0
Not Hispanic or Latino		72	72
Information not provided by borrower		17	17
Sex			
Male		37	37
Female		37	37
Information not provided by borrower		15	15
Co-Borrower			

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Alabama			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Race			
	American Indian or Alaskan Native	0	0
	Asian	0	0
	Black or African American	14	14
	Native Hawaiian or other Pacific Islander	0	0
	White	12	12
	Information not provided by borrower	7	7
Ethnicity			
	Hispanic or Latino	1	1
	Not Hispanic or Latino	24	24
	Information not provided by borrower	7	7
Sex			
	Male	9	9
	Female	17	17
	Information not provided by borrower	7	7
Hardship			
	Unemployment	88	88
	Underemployment	1	1
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	0	0
Current Loan to Value Ratio (LTV)			
	<100%	89%	89%
	100%-109%	8%	8%
	110%-120%	1%	1%
	>120%	2%	2%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	73%	73%
	100%-119%	25%	25%
	120%-139%	1%	1%
	140%-159%	1%	1%
	>=160%	0%	0%
Delinquency Status (%)			
	Current	43%	43%
	30+	18%	18%
	60+	25%	25%
	90+	14%	14%
Household Size			
	1	31	31
	2	18	18
	3	15	15
	4	16	16
	5+	9	9

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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 Applications Received		671	671
% of Total Number of Applications Received		56%	56%
<i>Denied</i>			
Number of Applications Received		22	22
% of Total Number of Applications Received		2%	2%
<i>Withdrawn</i>			
Number of Applications Withdrawn		500	500
% of Total Number of Applications Withdrawn		42%	42%
<i>Total</i>			
Total Number of Applications Received		1193	1193
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		809.32	809.32
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		190.09	190.09
Median 2nd Lien Housing Payment After Assistance		N/A	N/A
Median 1st Lien UPB Before Program Entry		96418.35	96418.35
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		2566.75	2566.75
Median Principal Forbearance		N/A	N/A
Median Length of Time Borrower Receives Assistance		N/A	N/A
Median Assistance Amount		2566.75	2566.75
Assistance Characteristics			
Assistance Provided to Date		244150.22	244150.22
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			
Total Amount Spent (Programmatic Expenses)		244150.22	244150.22
Median Length of Time from Initial Request to Assistance Granted		58	58
<i>Current</i>			
Number		38	38
%		43%	43%
<i>Delinquent (60+)</i>			
Number		16	16
%		18%	18%
<i>Delinquent (90+)</i>			
Number		22	22
%		25%	25%
<i>Delinquent (90+)</i>			
Number		13	13
%		15%	15%
Program Outcomes			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		2	2
Alternative Outcomes			

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Alabama			
HFA Performance Data Reporting- Program Performance			
Hardest Hit Fund for Alabama's Unemployed Homeowners			
		QTD	Cumulative
<i>Foreclosure Sale</i>			
Number		0	0
%		0%	0%
<i>Cancelled</i>			
Number		0	0
%		0%	0%
<i>Deed in Lieu</i>			
Number		0	0
%		0%	0%
<i>Short Sale</i>			
Number		0	0
%		0%	0%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
Number		0	0
%		0%	0%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
Number		2	2
%		100%	100%
<i>Reinstatement/Current/Payoff</i>			
Number		0	0
%		0%	0%
<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
Homeownership Retention²			
Six Months Number		N/A	0
Six Months %		N/A	0%
Twelve Months Number		N/A	0
Twelve Months %		N/A	0%
Unreachable Number		N/A	0
Unreachable %		N/A	0%

1. Includes second mortgage settlement

2. Borrower still owns home