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# HARDEST HIT

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# ALABAMA

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**3rd Quarter 2013: as of 11/30/2013**

Assistance Provided To Date: \$22,711,218.53

Total Homeowners Assisted To Date: 2,901



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**

9/30/2013

# Alabama

## HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
<b>Unique Borrower Count</b>			
Number of Unique Borrowers Receiving Assistance		160	2901
Number of Unique Borrowers Denied Assistance		75	1117
Number of Unique Borrowers Withdrawn from Program		468	6629
Number of Unique Borrowers in Process		181	N/A
Total Number of Unique Borrower Applicants		884	10828
<b>Program Expenditures (\$)</b>			
Total Assistance Provided to Date		\$1,774,660.88	\$22,711,218.53
Total Spent on Administrative Support, Outreach, and Counseling		774310	5797240.98
<b>Borrower Income (\$)</b>			
Above \$90,000		1.25%	0.41%
\$70,000- \$89,000		1.88%	2.31%
\$50,000- \$69,000		12.50%	12.58%
Below \$50,000		84.37%	84.70%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>			
Above 120%		3.75%	4.34%
110%- 119%		4.38%	2.59%
100%- 109%		2.50%	3.62%
90%- 99%		4.38%	4.72%
80%- 89%		5.00%	5.24%
Below 80%		79.99%	79.49%
<b>Geographic Breakdown (by county)</b>			
Autauga		3	32
Baldwin		3	117
Barbour		0	2
Bibb		0	7
Blount		2	40
Bullock		0	5
Butler		1	11
Calhoun		16	71
Chambers		1	10
Cherokee		0	6
Chilton		0	16
Choctaw		0	1
Clarke		0	7
Clay		0	5
Cleburne		0	6
Coffee		0	10
Colbert		1	8
Conecuh		1	2
Coosa		2	6
Covington		0	6
Crenshaw		0	2
Cullman		5	73
Dale		1	11
Dallas		1	16
DeKalb		0	30
Elmore		5	55
Escambia		0	11
Etowah		2	50
Fayette		0	0
Franklin		0	6
Geneva		1	6
Greene		0	2
Hale		0	11
Henry		0	6
Houston		2	44
Jackson		0	7
Jefferson		19	475
Lamar		0	2
Lauderdale		2	18
Lawrence		1	21
Lee		2	47

Limestone	5	75
Lowndes	1	9
Macon	0	6
Madison	25	411
Marengo	0	3
Marion	1	8
Marshall	1	55
Mobile	17	378
Monroe	1	10
Montgomery	12	211
Morgan	6	99
Perry	0	1
Pickens	0	5
Pike	0	7
Randolph	1	6
Russell	2	7
Shelby	7	131
St. Clair	1	51
Sumter	0	3
Talladega	3	36
Tallapoosa	2	16
Tuscaloosa	3	90
Walker	0	8
Washington	1	6
Wilcox	0	3
Winston	0	5

**Home Mortgage Disclosure Act (HMDA)**

<b>Borrower</b>		
<b>Race</b>		
American Indian or Alaskan Native	0	11
Asian	1	8
Black or African American	52	933
Native Hawaiian or other Pacific Islander	0	4
White	75	1484
Information not provided by borrower	32	461
<b>Ethnicity</b>		
Hispanic or Latino	1	31
Not Hispanic or Latino	127	2409
Information not provided by borrower	32	461
<b>Sex</b>		
Male	57	1178
Female	71	1262
Information not provided by borrower	32	461
<b>Co-Borrower</b>		
<b>Race</b>		
American Indian or Alaskan Native	0	6
Asian	2	9
Black or African American	13	354
Native Hawaiian or other Pacific Islander	0	1
White	44	874
Information not provided by borrower	19	298
<b>Ethnicity</b>		
Hispanic or Latino	1	26
Not Hispanic or Latino	58	1218
Information not provided by borrower	19	298
<b>Sex</b>		
Male	17	392
Female	42	852
Information not provided by borrower	19	298
<b>Hardship</b>		
Unemployment	159	2859

Underemployment	1	42
Divorce	0	0
Medical Condition	0	0
Death	0	0
Other	0	0
<b>Current Loan to Value Ratio (LTV)</b>		
<100%	75.00%	68.49%
100%-109%	8.13%	11.62%
110%-120%	6.25%	7.89%
>120%	10.62%	12.00%
<b>Current Combined Loan to Value Ratio (CLTV)</b>		
<100%	72.50%	66.56%
100%-119%	16.25%	19.13%
120%-139%	4.38%	7.07%
140%-159%	3.13%	3.07%
>=160%	3.74%	4.17%
<b>Delinquency Status (%)</b>		
Current	56.25%	55.74%
30+	13.13%	15.06%
60+	10.63%	11.41%
90+	19.99%	17.79%
<b>Household Size</b>		
1	34	680
2	49	894
3	42	594
4	19	486
5+	16	247

\*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, \$3,302.98, from previous reporting period(s).

# Alabama

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund for Alabama's Unemployed Homeowners

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
Approved			
Number of Borrowers Receiving Assistance		160	2901
% of Total Number of Applications		20.78%	27.07%
Denied			
Number of Borrowers Denied		60	1102
% of Total Number of Applications		7.79%	10.28%
Withdrawn			
Number of Borrowers Withdrawn		372	6534
% of Total Number of Applications		48.31%	60.98%
In Process			
Number of Borrowers In Process		178	N/A
% of Total Number of Applications		23.12%	N/A
Total			
Total Number of Borrowers Applied		770	10715
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		747.9	784.63
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		110.49	94.54
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		100001.01	96572.63
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		11038.74	9721.04
Median 2nd Lien UPB After Program Entry	N/A		N/A
Median Principal Forgiveness <sup>1</sup>	N/A		N/A
Median Length of Time Borrower Receives Assistance	N/A		5
Median Assistance Amount		3612.51	7103.97
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1774660.88	22711218.53
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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		82	87
Current			
Number		90	1617
%		56.25%	55.74%
Delinquent (30+)			
Number		21	437
%		13.13%	15.06%
Delinquent (60+)			
Number		17	331
%		10.63%	11.41%
Delinquent (90+)			
Number		32	516
%		19.99%	17.79%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		38	2204

<b>Alternative Outcomes</b>			
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%
<b>Program Completion/ Transition</b>			
Loan Modification Program			
Number		0	0
%		0.00%	0.00%
Re-employed/ Regain Appropriate Employment Level			
Number		2	193
%		5.26%	8.76%
Reinstatement/Current/Payoff			
Number		36	1958
%		94.74%	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%
<b>Homeownership Retention<sup>2</sup></b>			
Six Months Number	N/A		2422
Six Months %	N/A		97.19%
Twelve Months Number	N/A		2089
Twelve Months %	N/A		97.71%
Twenty-four Months Number	N/A		876
Twenty-four Months %	N/A		96.48%
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
<b>Program Intake/Evaluation</b>			
Approved			
Number of Borrowers Receiving Assistance		0	0
% of Total Number of Applications		0.00%	0.00%
Denied			
Number of Borrowers Denied		1	1
% of Total Number of Applications		12.50%	12.50%
Withdrawn			
Number of Borrowers Withdrawn		7	7
% of Total Number of Applications		87.50%	87.50%
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		8	8
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		160	2901
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
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 <sup>1</sup>	N/A	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A	N/A
Median Assistance Amount		0	0
<b>Assistance Characteristics</b>			
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
<b>Other Characteristics</b>			
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%
<b>Program Outcomes</b>			
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 <sup>2</sup>			
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
<b>Program Intake/Evaluation</b>			
Approved			
Number of Borrowers Receiving Assistance		0	0
% of Total Number of Applications		0.00%	0.00%
Denied			
Number of Borrowers Denied		14	14
% of Total Number of Applications		11.11%	11.11%
Withdrawn			
Number of Borrowers Withdrawn		109	109
% of Total Number of Applications		86.51%	86.51%
In Process			
Number of Borrowers In Process		3	N/A
% of Total Number of Applications		2.38%	N/A
Total			
Total Number of Borrowers Applied		126	126
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		160	2901
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
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 <sup>1</sup>		0	0
Median Length of Time Borrower Receives Assistance	N/A		0
Median Assistance Amount		0	0
<b>Assistance Characteristics</b>			
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
<b>Other Characteristics</b>			
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%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		0	0

<b>Alternative Outcomes</b>			
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%
<b>Program Completion/ Transition</b>			
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%
<b>Homeownership Retention<sup>2</sup></b>			
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