



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**

3/31/2014

# Alabama

## HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
<b>Unique Borrower Count</b>		
Number of Unique Borrowers Receiving Assistance	189	3297
Number of Unique Borrowers Denied Assistance	70	1249
Number of Unique Borrowers Withdrawn from Program	344	7499
Number of Unique Borrowers in Process	126	N/A
Total Number of Unique Borrower Applicants	729	12171
<b>Program Expenditures (\$)</b>		
Total Assistance Provided to Date	\$1,826,617.03	\$26,374,282.20
Total Spent on Administrative Support, Outreach, and Counseling	486426.34	6525008.91
<b>Borrower Income (\$)</b>		
Above \$90,000	0.00%	0.36%
\$70,000- \$89,000	1.06%	2.21%
\$50,000- \$69,000	8.99%	12.59%
Below \$50,000	89.95%	84.84%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
Above 120%	1.59%	4.28%
110%- 119%	2.12%	2.55%
100%- 109%	3.70%	3.64%
90%- 99%	1.59%	4.70%
80%- 89%	4.76%	5.28%
Below 80%	86.24%	79.55%
<b>Geographic Breakdown (by county)</b>		
Autauga	2	38
Baldwin	9	129
Barbour	2	4
Bibb	1	8
Blount	2	44
Bullock	0	5
Butler	0	12
Calhoun	7	92
Chambers	0	10
Cherokee	0	7
Chilton	0	16
Choctaw	0	2
Clarke	0	7
Clay	0	5
Cleburne	0	6
Coffee	1	11
Colbert	1	11
Conecuh	0	2
Coosa	0	6
Covington	2	8
Crenshaw	0	2
Cullman	1	75
Dale	4	16
Dallas	0	17
DeKalb	0	34
Elmore	3	60
Escambia	1	13
Etowah	4	61
Fayette	2	3
Franklin	1	7
Geneva	1	7
Greene	0	3
Hale	1	13
Henry	0	7
Houston	2	49
Jackson	1	8
Jefferson	30	546
Lamar	0	2
Lauderdale	2	23
Lawrence	0	21
Lee	6	55
Limestone	4	82
Lowndes	0	9
Macon	0	7
Madison	27	462
Marengo	1	4
Marion	2	11

Marshall	3	61
Mobile	21	420
Monroe	0	10
Montgomery	12	245
Morgan	6	111
Perry	0	1
Pickens	0	6
Pike	0	7
Randolph	0	7
Russell	1	8
Shelby	6	143
St. Clair	1	55
Sumter	0	3
Talladega	3	42
Tallapoosa	2	19
Tuscaloosa	9	106
Walker	5	19
Washington	0	6
Wilcox	0	3
Winston	0	5

#### Home Mortgage Disclosure Act (HMDA)

Borrower		
<b>Race</b>		
American Indian or Alaskan Native	2	14
Asian	1	9
Black or African American	68	1079
Native Hawaiian or other Pacific Islander	0	4
White	100	1682
Information not provided by borrower	18	509
<b>Ethnicity</b>		
Hispanic or Latino	0	32
Not Hispanic or Latino	171	2756
Information not provided by borrower	18	509
<b>Sex</b>		
Male	80	1347
Female	91	1441
Information not provided by borrower	18	509
Co-Borrower		
<b>Race</b>		
American Indian or Alaskan Native	0	7
Asian	0	9
Black or African American	26	408
Native Hawaiian or other Pacific Islander	0	1
White	56	991
Information not provided by borrower	13	329
<b>Ethnicity</b>		
Hispanic or Latino	4	30
Not Hispanic or Latino	78	1386
Information not provided by borrower	13	329
<b>Sex</b>		
Male	21	444
Female	61	972
Information not provided by borrower	13	329
Hardship		
Unemployment	180	3240
Underemployment	7	54
Divorce	0	0
Medical Condition	1	2
Death	0	0
Other	3	1
Current Loan to Value Ratio (LTV)		
<100%	70.37%	68.82%
100%-109%	16.40%	11.86%
110%-120%	5.82%	7.64%
>120%	7.41%	11.68%
Current Combined Loan to Value Ratio (CLTV)		

<100%	67.20%	67.36%
100%-119%	23.81%	18.77%
120%-139%	6.35%	6.92%
140%-159%	1.59%	3.06%
>=160%	1.05%	3.89%
<b>Delinquency Status (%)</b>		
Current	38.62%	53.93%
30+	16.40%	14.83%
60+	20.11%	12.22%
90+	24.87%	19.02%
<b>Household Size</b>		
1	54	789
2	54	1003
3	38	673
4	28	547
5+	15	285
<p><b>*The Geographic Breakdown, Hardship Information, HMDA fields as well as Median Household Size should be reported in whole number</b></p> <p><b>All other Borrower Characteristic fields should be reported as %.</b></p> <p><b>**Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstance</b></p> <p><b>some unique borrower counts may not sum in a quarter-over-quarter fashion.</b></p>		

Cumulative Assistance Provided To Date is net of payment returns and overages, \$20,337.53, from previous reporting period(s).

Actual Hardship reasons should total 189. Intake software counted two homeowners that transferred between programs but have not yet disbursed in current program.

# 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		186	3294
% of Total Number of Applications		33.39%	28.42%
Denied			
Number of Borrowers Denied		42	1179
% of Total Number of Applications		7.54%	10.17%
Withdrawn			
Number of Borrowers Withdrawn		210	7000
% of Total Number of Applications		37.70%	60.39%
In Process			
Number of Borrowers In Process		119	N/A
% of Total Number of Applications		21.37%	N/A
Total			
Total Number of Borrowers Applied		557	11592
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		3	3
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		750.68	779.84
Median 1st Lien Housing Payment After Assistance		0	0
Median 2nd Lien Housing Payment Before Assistance		73.47	90.85
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		96845.95	95836.93
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		3982.22	9143.8
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		3834.13	7336.3
<b>Assistance Characteristics</b>			
Assistance Provided to Date		1786204	26333869.17
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		78	86
Current			
Number		73	1778
%		39.25%	53.98%
Delinquent (30+)			
Number		30	488
%		16.13%	14.81%
Delinquent (60+)			
Number		38	403
%		20.43%	12.23%
Delinquent (90+)			
Number		45	625
%		24.19%	18.98%
<b>Program Outcomes</b>			
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 <sup>2</sup>			
Six Months Number	N/A		2889
Six Months %	N/A		99.59%
Twelve Months Number	N/A		2457
Twelve Months %	N/A		98.60%
Twenty-four Months Number	N/A		1498
Twenty-four Months %	N/A		94.87%
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	2
% of Total Number of Applications		25.00%	9.09%
Withdrawn			
Number of Borrowers Withdrawn		3	20
% of Total Number of Applications		75.00%	90.91%
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		4	22
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		189	3297
<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		3	3
% of Total Number of Applications		1.59%	0.46%
Denied			
Number of Borrowers Denied		28	69
% of Total Number of Applications		14.81%	10.57%
Withdrawn			
Number of Borrowers Withdrawn		151	574
% of Total Number of Applications		79.89%	87.90%
In Process			
Number of Borrowers In Process		7	N/A
% of Total Number of Applications		3.71%	N/A
Total			
Total Number of Borrowers Applied		189	653
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		186	3294
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
Median 1st Lien Housing Payment Before Assistance		337	337
Median 1st Lien Housing Payment After Assistance		322	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		26815.14	26815.14
Median 1st Lien UPB After Program Entry		22135.14	22135.14
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		8413	8413
<b>Assistance Characteristics</b>			
Assistance Provided to Date		40413.03	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
<b>Other Characteristics</b>			
Median Length of Time from Initial Request to Assistance Granted		120	120
Current			
Number		0	0
%		0.00%	0.00%
Delinquent (30+)			
Number		1	1
%		33.33%	33.33%
Delinquent (60+)			
Number		0	0
%		0.00%	0.00%
Delinquent (90+)			
Number		2	2
%		66.67%	66.67%
<b>Program Outcomes</b>			
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		3	3

<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		3	3
%		100.00%	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%
<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