

# **HOME SAVER** *plus*

**United States Department of the Treasury**

**HAF Annual Report**

**Submitted by Tina Jones**

**State Of Mississippi - HAF AR 2023**



**MISSISSIPPI HOME CORPORATION**

## Participant Information:

Entity Name	Mississippi
Type of Recipient	State/DC
UEID	KVCJLMKPWLH4
TIN	646000749
DUNS+4	956415764
FAIN#	HAF0138
Address	501 North West Street, Suite 1301
City	Jackson
State	Mississippi
Zip	39201-0000

Please report discrepancies (if any) on the above information.

Report Status:	Submitted
Date Submitted:	11/8/2023 10:53 AM
Submitted by	Tina Jones, tina.jones@mshc.com
Certified by	Tina Jones

**Point of Contact List:**

Name	Title	Email	Roles
LISA COLEMAN	Senior Vice President of Federal Grants	lisa.coleman@mshc.com	ERA - Account Administrator; ERA - Point of Contact for Reporting; ERA - Authorized Representative; ERA2 - Account Administrator; ERA2 - Point of Contact for Reporting; ERA2 - Authorized Representative; HAF - Account Administrator; HAF - Point of Contact for Submission; HAF - Point of Contact for Reporting; HAF - Authorized Representative
Tina Jones	Mississippi Home Corporation POC	tina.jones@mshc.com	HAF - Account Administrator; HAF - Point of Contact for Reporting; HAF - Authorized Representative

Name	Title	Email	Roles
Jason Quon	Director	jason.quon@dfa.ms.gov	HAF - Account Administrator;SLFRF - Account Administrator;SLFRF - Point of Contact for Reporting;SLFRF - Authorized Representative;CPF -Account Administrator;CPF - Authorized Representative

## Community Engagement and Outreach:

1. Did you continue outreach to communities over the past twelve months (October 1, 2022 - September 30, 2023)?	Yes
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2. Please provide the total amount spent on outreach in the past twelve months (October 1, 2022 - September 30, 2023).	\$500.00
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**3. You identified the community-based organizations and providers of counseling services or legal assistance listed below in your HAF Participant Plan or a previous report. Please indicate whether you have performed outreach in the past twelve months (October 1, 2022 - September 30, 2023) to each organization or provider by tapping "Provide Data" and selecting Yes or No.**

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Housing Education and Economic Development	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
MS Center for Justice	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
North MS Rural Legal Services	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
D&E, A Housing and Economic Empowerment Center	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
MS Faith Based Coalition for Community Renewal	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## Performance Goals:

Title	Program Design Element	Status	New	Continue
Housing Counseling and Legal Services	Other measures to prevent homeowner displacement	Goal Met	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
To Provide Ongoing Monthly Payment Assistance	Mortgage Payment Assistance	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
To Provide Financial On-Time Financial Assistance	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Delinquent Property Taxes	Payment Assistance for Delinquent Property Taxes	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## Methods for Targeting:

<p>1. Please provide an update on your targeting plan including challenges, successes, etc.</p>	<p>The target program population included eligible homeowners most at risk of foreclosure or displacement will be the program's first priority. This may include homeowners referred to foreclosure, those denied loss mitigation options, or those with no loss mitigation options. The Home Saver Program prevented 949 homes from foreclosures and displacements of homeowners. MHC will also prioritize funds for homeowners in rural areas. Mississippi has 82 counties and 79% are rural counties. 58% of applications submitted were from non-rural counties and 42% of applications were from rural counties. Homeowners with incomes equal to or less than 100 percent of the Area Median Income (AMI) will be targeted for the program. At least 60 percent to eligible homeowners with equal to or less than 100 percent of the AMI. 98% of eligible homeowners with incomes less than 100 percent of the AMI were eligible. The remaining amount to "socially disadvantage" eligible homeowners with incomes equal to or less than 150 percent AMI. Through the existing relationships with servicers from the Hardest Hit Fund (HHF), the Mississippi HAF Program provided servicers with information about the HAF program that was made available through the servicer's website as well as through customer service referrals to homeowners requesting mortgage assistance through call-in centers, mailers, and emails. Additionally, the HAF Program continues to distribute flyers that are available at local job centers and housing counseling agencies for homeowners and individuals participating in the agency's services. Housing counseling agencies that operate in rural areas hold webinars, events, and post-purchase counseling and share information about HAF and associated HAF resources with homeowners looking for assistance. The programs success includes 80% of homeowners assisted identified as Socially Disadvantaged Individuals. The challenges of the program were securing homeownership for Manufactured Housing Types, and assuring funds were submitted by the sale date or the replevin order.</p>
<p>2. Is the targeting plan put fourth in the HAF Plan achieving the desired results? Yes</p>	

## Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
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If so, please provide best practices and information on coordination efforts.	Outreach to agencies include flyers, zoom meetings, and program overview and updates periodically.
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2. Have you coordinated with servicers?	Yes
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If so, please provide best practices and information on coordination efforts.	The relationship with servicers includes monthly calls for program updates and training with the local servicer and private servicers.
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# Certification:

## Statement

I certify that the information provided is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF participant. The undersigned acknowledges that any materially false, fictitious, fraudulent statement, or representation (or concealment or omission of a material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 USC 1001, and also may subject me and the HAF participant to civil penalties, damages, and administrative remedies for false claims or otherwise (including under 31 USC 3729 et seq.) The undersigned is an authorized representative of the HAF participant with authority to make the above certifications and representations on behalf of the HAF participant.

1. How much in interest did you earn on HAF award funds in your last fiscal year?	\$1,393,121
2. If you earned interest in excess of \$500, did you remit that earned interest to the Department of Health and Human Services Payment Management System (PMS)?	Yes