



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.

**Template Version Date: June 2012**

Mississippi		
HFA Performance Data Reporting- Borrower Characteristics		
	3 QTD	Cumulative
<b>Unique Borrower Count</b>		
Number of Unique Borrowers Receiving Assistance	255	1771
Number of Unique Borrowers Denied Assistance*	99	920
Number of Unique Borrowers Withdrawn from Program*	26	212
Number of Unique Borrowers in Process*	351	N/A
Total Number of Unique Borrower Applicants*	731	3254
<b>Program Expenditures (\$)</b>		
Total Assistance Provided to Date	\$3,885,352.18	\$20,417,801.29
Total Spent on Administrative Support, Outreach, and Counseling	\$538,372.07	\$5,364,910.40
<b>Borrower Income (\$)</b>		
Above \$90,000	1.57%	0.46%
\$70,000- \$89,000	0.39%	0.59%
\$50,000- \$69,000	2.75%	2.80%
Below \$50,000	95.29%	96.15%
<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
Above 120%	1.96%	1.24%
110%- 119%	0.78%	0.85%
100%- 109%	1.18%	0.90%
90%- 99%	0.39%	0.85%
80%- 89%	1.57%	1.57%
Below 80%	94.12%	94.59%
<b>Geographic Breakdown (by county)</b>		
Adams	2	13
Alcorn	1	9
Amite	0	0
Attala	0	5
Benton	1	2
Bolivar	3	16
Calhoun	0	0
Carroll	0	0
Chickasaw	0	3
Choctaw	0	1
Claiborne	0	5
Clarke	0	2
Clay	2	22
Coahoma	5	12
Copiah	2	14
Covington	2	10
DeSoto	18	106
Forrest	6	27
Franklin	0	2
George	0	13
Greene	0	5
Grenada	0	4
Hancock	11	63
Harrison	24	166
Hinds	61	447
Holmes	0	6
Humphreys	0	6
Issaquena	0	0
Itawamba	0	4
Jackson	13	96
Jasper	0	1
Jefferson	0	1
Jefferson Davis	0	4
Jones	3	12
Kemper	1	8
Lafayette	1	9
Lamar	3	30
Lauderdale	3	16
Lawrence	0	2
Leake	0	4
Lee	9	61
Leflore	2	24
Lincoln	1	3
Lowndes	1	34
Madison	14	94
Marion	0	7
Marshall	7	33
Monroe	2	17
Montgomery	1	2
Neshoba	1	4
Newton	0	4
Noxubee	0	3
Oktibbeha	4	14
Panola	2	10
Pearl River	1	21
Perry	0	2
Pike	1	10
Pontotoc	2	9
Prentiss	1	6
Quitman	0	5
Rankin	22	111
Scott	1	5
Sharkey	0	1
Simpson	2	11
Smith	0	0
Stone	1	7
Sunflower	0	10
Tallahatchie	0	3
Tate	0	7
Tippah	1	4
Tishomingo	1	2
Tunica	3	9
Union	1	8
Walthall	0	7
Warren	6	42
Washington	1	19
Wayne	1	1
Webster	2	2
Wilkinson	1	4
Winston	0	1
Yalobusha	0	2
Yazoo	1	6

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		3 QTD	Cumulative
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<i>Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native		2	7
Asian		1	7
Black or African American		165	1167
Native Hawaiian or other Pacific Islander		0	4
White		81	556
Information not provided by borrower*		2	25
<b>Ethnicity</b>			
Hispanic or Latino		2	17
Not Hispanic or Latino		253	1754
Information not provided by borrower		0	0
<b>Sex</b>			
Male		88	632
Female		167	1139
Information not provided by borrower		0	0
<i>Co-Borrower</i>			
<b>Race</b>			
American Indian or Alaskan Native		0	4
Asian		0	2
Black or African American		33	214
Native Hawaiian or other Pacific Islander		0	1
White		28	172
Information not provided by borrower		1	8
<b>Ethnicity</b>			
Hispanic or Latino		1	7
Not Hispanic or Latino		62	399
Information not provided by borrower		0	0
<b>Sex</b>			
Male		28	170
Female		35	236
Information not provided by borrower		0	0
<b>Hardship</b>			
Unemployment		185	1313
Underemployment		66	446
Divorce		0	0
Medical Condition		0	0
Death		0	0
Other		4	12
<b>Current Loan to Value Ratio (LTV)</b>			
<100%		76.08%	57.31%
100%-109%		10.98%	10.90%
110%-120%		4.70%	9.43%
>120%		8.24%	22.36%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
<100%		75.69%	57.26%
100%-119%		16.08%	20.38%
120%-139%		5.10%	11.46%
140%-159%		1.17%	5.14%
>=160%		1.96%	5.76%
<b>Delinquency Status (%)</b>			
Current		25.49%	22.76%
30+		16.47%	13.16%
60+		13.33%	14.06%
90+		44.71%	50.02%
<b>Household Size</b>			
1		53	394
2		83	505
3		53	367
4		40	283
5+		26	222

\*Changes made by underwriters to individual files have caused some files to change categories which resulted in the cumulative data from this quarter not being equal to the Q2 cumulative + 3QTD. Updates to the files by underwriters will continue to improve the data reported going forward.

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Program Performance Home Saver Program</b>			
		<b>3 QTD</b>	<b>Cumulative</b>
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		255	1771
% of Total Number of Applications		34.88%	54.43%
<i>Denied</i>			
Number of Borrowers Denied*		99	920
% of Total Number of Applications		13.54%	28.27%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn*		26	212
% of Total Number of Applications		3.56%	6.52%
<i>In Process</i>			
Number of Borrowers In Process*		351	N/A
% of Total Number of Applications		48.02%	N/A
<i>Total</i>			
Total Number of Borrowers Applied*		731	3254
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		\$782.95	\$737.23
Median 1st Lien Housing Payment After Assistance		\$745.31	\$0.00
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$135.69
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		\$86,434.15	\$80,582.22
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		\$126,988.21	\$68,713.40
Median 2nd Lien UPB After Program Entry	N/A		N/A
Median Principal Forgiveness <sup>1</sup>		\$0.00	\$0.00
Median Length of Time Borrower Receives Assistance	N/A		9
Median Assistance Amount		\$2,320.43	\$9,847.67
<b>Assistance Characteristics</b>			
Assistance Provided to Date		\$3,885,352.18	\$20,417,801.29
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		105	112
<i>Current</i>			
Number		65	403
%		25.49%	22.76%
<i>Delinquent (30+)</i>			
Number		42	233
%		16.47%	13.16%
<i>Delinquent (60+)</i>			
Number		34	249
%		13.33%	14.06%
<i>Delinquent (90+)</i>			
Number		114	886
%		44.71%	50.02%

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Program Performance Home Saver Program</b>			
		<b>3 QTD</b>	<b>Cumulative</b>
<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)*	95	544
<b>Alternative Outcomes</b>			
	<i>Foreclosure Sale</i>		
	Number	1	1
	%	1.05%	0.18%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
<b>Program Completion/ Transition</b>			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	39
	%	0.00%	7.17%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	5
	%	0.00%	0.92%
	<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
	<i>Other - Borrower Still Owns Home</i>		
	Number*	94	499
	%	98.95%	91.73%
<b>Homeownership Retention<sup>2</sup></b>			
	Six Months Number	N/A	1236
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	687
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	75
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

\*Changes made by underwriters to individual files have caused some files to change categories which resulted in the cumulative data from this quarter not being equal to the Q2 cumulative + 3QTD. Updates to the files by underwriters will continue to improve the data reported going forward.

**Data**

**HFA Performance Data R**  
**The Following Data Points Are To**

<b>Unique Borrower Count</b>	
	Number of Unique Borrowers Receiving Assistance
	Number of Unique Borrowers Denied Assistance
	Number of Unique Borrowers Withdrawn from Program
	Number of Unique Borrowers in Process
	Total Number of Unique Applicants
<b>Program Expenditures</b>	
	Total Assistance Provided to Date
	Total Spent on Administrative Support, Outreach, and Counseling
<b>Borrower Income</b>	
	All Categories
<b>Borrower Income as Percent of Area Median Income (AMI)</b>	
	All Categories
<b>Geographic Breakdown (by County)</b>	
	All Categories
<b>Home Mortgage Disclosure Act (HMDA)</b>	
	<b>Race</b>
	All Categories
	<b>Ethnicity</b>
	All Categories
	<b>Sex</b>
	All Categories
	<b>Race</b>
	All Categories
	<b>Ethnicity</b>
	All Categories
	<b>Sex</b>
	All Categories
<b>Hardship</b>	
	All Categories
<b>Current Loan to Value Ratio (LTV)</b>	
	All Categories
<b>Current Combined Loan to Value Ratio (CLTV)</b>	
	All Categories
<b>Delinquency Status (%)</b>	
	All Categories

Household Size	
	All Categories
<b>HFA Performance Data</b>	
The Following Data Points Are To	
Program Intake/Evaluation	
	<i>Approved</i>
	Number of Borrowers Receiving Assistance
	% of Total Number of Applications
	<i>Denied</i>
	Number of Borrowers Denied
	% of Total Number of Applications
	<i>Withdrawn</i>
	Number of Borrowers Withdrawn
	% of Total Number of Applications
	<i>In Process</i>
	Number of Borrowers In Process
	% of Total Number of Applications
	<i>Total</i>
	Total Number of Borrowers Applied
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components
Program Characteristics	
General Characteristics	
	Median 1st Lien Housing Payment Before Assistance
	Median 1st Lien Housing Payment After Assistance
	Median 2nd Lien Housing Payment Before Assistance
	Median 2nd Lien Housing Payment After Assistance
	Median 1st Lien UPB Before Program Entry
	Median 1st Lien UPB After Program Entry
	Median 2nd Lien UPB Before Program Entry
	Median 2nd Lien UPB After Program Entry

	Median Principal Forgiveness
	Median Length of Time Borrower Receives Assistance
	Median Assistance Amount
<b>Assistance Characteristics</b>	
	Assistance Provided
	Total Lender/Service Assistance Amount
	Borrowers Receiving Lender/Service Match (%)
	Median Lender/Service Assistance per Borrower
<b>Other Characteristics</b>	
	Median Length of Time from Initial Request to Assistance Granted
	<i>Current</i>
	Number
	%
	<i>Delinquent (30+)</i>
	Number
	%
	<i>Delinquent (60+)</i>
	Number
	%
	<i>Delinquent (90+)</i>
	Number
	%
<b>Program Outcomes</b>	
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)
<b>Alternative Outcomes</b>	
	<i>Foreclosure Sale</i>
	Number
	%
	<i>Cancelled</i>
	Number
	%
	<i>Deed in Lieu</i>
	Number
	%
	<i>Short Sale</i>
	Number
	%

**Program Completion/ Transition**

	<i>Loan Modification Program</i>
	Number
	%
	<i>Re-employed/ Regain Appropriate Employment Level</i>
	Number
	%
	<i>Reinstatement/Current/Payoff</i>
	Number
	%
	<i>Short Sale</i>
	Number
	%
	<i>Deed in Lieu</i>
	Number
	%
	<i>Other - Borrower Still Owns Home</i>
	Number
	%

**Homeownership Retention<sup>1</sup>**

	Six Months
	%
	Twelve Months
	%
	Twenty-four Months
	%
	Unreachable
	%

1. Borrower still owns home

\* Information should reflect quarterly activity (e.g., borrowers assisted during the report

# a Dictionary

## Reporting- Borrower Characteristics

### to Be Reported In Aggregate For All Programs:

Total number of **unique** borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.

Total number of **unique** borrowers **not** receiving assistance under any of the programs and not withdrawn

Total number of **unique** borrowers who **do not** receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA

Total number of **unique** borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.

Total number of **unique** borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

**Total** amount of assistance provided to borrowers through HHF program(s)

Total amount spent on administrative expenses to support the program(s)

At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.

At the time of assistance, borrower's annual income as a percentage of area median income.

Number of aggregate borrowers assisted in each county listed.

### ***Borrower***

All totals for the aggregate number of borrowers assisted.

All totals for the aggregate number of borrowers assisted.

All totals for the aggregate number of borrowers assisted.

### ***Co-Borrower***

All totals for the aggregate number of borrowers assisted.

All totals for the aggregate number of borrowers assisted.

All totals for the aggregate number of borrowers assisted.

All totals for the aggregate number of borrowers assisted.

Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.

Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.

Delinquency status at the time of assistance.

Household size at the time of assistance.

## Reporting- Program Performance

### o Be Reported In Aggregate For All Programs

The total number of borrowers receiving assistance for the specific program

Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who have applied for the specific program.

The total number of borrowers denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.

Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have applied for the specific program.

The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.

Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have applied for the specific program.

The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.

Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who have applied for the specific program.

Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).

Number of households participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).

Median first lien housing payment **paid by homeowner** for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.

Median first lien housing payment **paid by homeowner** for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.

Median second lien housing payment **paid by homeowner** for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.

Median second lien housing payment **paid by homeowner** for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.

Median principal balance of all applicants approved for assistance prior to receiving assistance.

Median principal balance of all applicants approved for assistance after receiving assistance.

Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.

Median second lien principal balance of all applicants approved for assistance after receiving assistance.

Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. \*Includes second lien extinguishment

Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.

Median amount of assistance (\$).

assistance).

Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.

Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.

Median lender/servicer matching amount (for borrowers receiving matching)

Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).

Number of households current at the time assistance is received.

Percent of current households divided by the total number of approved applicants.

Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.

Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.

Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.

number of approved applicants.

Number of households 90+ Days delinquent at the time assistance is received.

Percent of 90+ days delinquent households divided by the total number of approved applicants.

Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.

Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.

Percent of transitioned households that resulted in foreclosure.

Number of borrowers who were **approved and funded**, then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.

Percent of transitioned households that were cancelled from the program.

Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.

Percent of transitioned households that resulted in deed in lieu.

Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.

Percent of transitioned households that resulted in short sale.

Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
Percent of transitioned households entering a loan modification program.
Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
Percent of transitioned households that resulted in re-employment or regained employment levels.
Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
Percent of transitioned households that resulted in reinstatement/current or payoff.
Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
Percent of transitioned households that resulted in short sale.
Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
Percent of transitioned households that resulted in a deed in lieu
Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
Percent of transitioned households in this category
Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Number of homes assisted by the program that are unable to be verified by any means.
Percent of homes assisted by the Program that are unable to be verified by any means.
ting quarter)