



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury 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.

Template Version Date: April 2016

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
1	Number of Unique Borrowers Receiving Assistance	96	3685
2	Number of Unique Borrowers Denied Assistance	22	1406
3	Number of Unique Borrowers Withdrawn from Program	7	496
4	Number of Unique Borrowers in Process	180	N/A
5	Total Number of Unique Borrower Applicants	305	5767
Program Expenditures (\$)			
6	Total Assistance Provided to Date	\$3,732,429	\$65,810,945
7	Total Spent on Administrative Support, Outreach, and Counseling	\$403,460	\$10,787,397
Borrower Income (\$)			
8	Above \$90,000	0.00%	0.51%
9	\$70,000- \$89,000	0.00%	0.75%
10	\$50,000- \$69,000	5.56%	2.24%
11	Below \$50,000	94.44%	96.50%
Borrower Income as Percent of Area Median Income (AMI)			
12	Above 120%	1.11%	1.49%
13	110%- 119%	2.22%	0.69%
14	100%- 109%	2.22%	0.72%
15	90%- 99%	0.00%	0.72%
16	80%- 89%	1.11%	1.28%
17	Below 80%	93.34%	95.10%
Geographic Breakdown (by county)			
18	Adams	7	39
19	Alcorn	0	14
20	Amite	1	7
21	Attala	0	9
22	Benton	0	4
23	Bolivar	0	24
24	Calhoun	0	1
25	Carroll	0	6
26	Chickasaw	0	6
27	Choctaw	0	2
28	Claiborne	0	8
29	Clarke	0	5
30	Clay	1	35
31	Coahoma	1	30
32	Copiah	1	26
33	Covington	1	17
34	DeSoto	4	306
35	Forrest	3	85
36	Franklin	0	3
37	George	0	20
38	Greene	0	8
39	Grenada	0	15
40	Hancock	5	110
41	Harrison	6	345
42	Hinds	18	804
43	Holmes	0	9
44	Humphreys	0	7
45	Issaquena	1	0
46	Itawamba	1	9
47	Jackson	6	203
48	Jasper	1	5
49	Jefferson	0	2
50	Jefferson Davis	0	5
51	Jones	2	38
52	Kemper	0	11
53	Lafayette	1	20
54	Lamar	2	83
55	Lauderdale	1	43
56	Lawrence	0	7
57	Leake	0	9
58	Lee	2	105
59	Leflore	2	34
60	Lincoln	1	8
61	Lowndes	1	83
62	Madison	7	181
63	Marion	2	22
64	Marshall	0	51
65	Monroe	2	33
66	Montgomery	0	4
67	Neshoba	0	7
68	Newton	2	10
69	Noxubee	0	6
70	Oktibbeha	0	23
71	Panola	0	21
72	Pearl River	3	55
73	Perry	0	9
74	Pike	1	21
75	Pontotoc	0	19
76	Prentiss	1	11
77	Quitman	0	11
78	Rankin	4	224
79	Scott	1	10
80	Sharkey	0	1
81	Simpson	0	19
82	Smith	0	0
83	Stone	1	18
84	Sunflower	0	27
85	Tallahatchie	1	10
86	Tate	0	33
87	Tippah	0	9
88	Tishomingo	0	4
89	Tunica	0	38
90	Union	0	15
91	Walthall	0	12
92	Warren	1	73
93	Washington	0	50
94	Wayne	0	1
95	Webster	0	4
96	Wilkinson	2	12
97	Winston	0	14
98	Yalobusha	0	5
99	Yazoo	0	12

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
Borrower			
Race			
American Indian or Alaskan Native		0	9
Asian		0	15
Black or African American		56	2360
Native Hawaiian or other Pacific Islander		1	6
White		36	1234
Information not provided by borrower		3	61
Ethnicity			
Hispanic or Latino		1	35
Not Hispanic or Latino		95	3650
Information not provided by borrower		0	0
Sex			
Male		41	1373
Female		55	2312
Information not provided by borrower		0	0
Co-Borrower			
Race			
American Indian or Alaskan Native		0	5
Asian		0	4
Black or African American		11	456
Native Hawaiian or other Pacific Islander		0	2
White		17	415
Information not provided by borrower		1	22
Ethnicity			
Hispanic or Latino		0	13
Not Hispanic or Latino		29	891
Information not provided by borrower		0	0
Sex			
Male		14	390
Female		15	514
Information not provided by borrower		0	0
Hardship			
Unemployment		64	2606
Underemployment		20	921
Divorce		0	26
Medical Condition		0	0
Death		6	45
Other		6	87
Current Loan to Value Ratio (LTV)			
<100%		75.00%	67.60%
100%-109%		7.29%	9.82%
110%-120%		6.25%	7.25%
>120%		11.46%	15.33%
Current Combined Loan to Value Ratio (CLTV)			
<100%		75.00%	67.54%
100%-119%		13.54%	17.10%
120%-139%		5.21%	7.87%
140%-159%		4.17%	3.72%
>= 160%		2.08%	3.77%
Delinquency Status (%)			
Current		37.50%	26.19%
30+		13.54%	17.34%
60+		10.42%	13.43%
90+		38.54%	43.04%
Household Size			
1		23	805
2		24	1009
3		18	777
4		18	637
5+		13	457

Line #3: Cumulative is 2 less than the sum of the previous quarter's cumulative plus the current QTD. Nine (9) borrowers previously denied were approved during current quarter which MHC believes reduced the cumulative net number.

Mississippi			
HFA Performance Data Reporting- Program Performance			
Home Saver Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	96	3685
4	% of Total Number of Applications	31.48%	63.90%
5	<i>Denied</i>		
6	Number of Borrowers Denied	22	1406
7	% of Total Number of Applications	7.21%	24.38%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	7	496
10	% of Total Number of Applications	2.30%	8.60%
11	<i>In Process</i>		
12	Number of Borrowers In Process	180	N/A
13	% of Total Number of Applications	59.02%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	305	5767
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	798	759
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	0	136
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	90152	82297
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	0	68713
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	15
29	Median Assistance Amount	2476	15336
30	Assistance Characteristics		
31	Assistance Provided to Date	3732429	65810945
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	127	109
37	<i>Current</i>		
38	Number	36	965
39	%	37.89%	26.19%
40	<i>Delinquent (30+)</i>		
41	Number	12	638
42	%	12.63%	17.32%
43	<i>Delinquent (60+)</i>		
44	Number	10	495
45	%	10.53%	13.44%
46	<i>Delinquent (90+)</i>		
47	Number	38	1587
48	%	38.95%	43.05%

Mississippi

HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	43	2284
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	21
54	%	0.00%	0.92%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	43
70	%	0.00%	1.88%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	31
73	%	0.00%	1.36%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	43	2189
82	%	100.00%	95.84%
83	Homeownership Retention		
84	Six Months Number	N/A	3451
85	Six Months %	N/A	99.40%
86	Twelve Months Number	N/A	3166
87	Twelve Months %	N/A	99.34%
88	Twenty-four Months Number	N/A	2200
89	Twenty-four Months %	N/A	99.05%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0.00%

Line #6 : Cumulative is 2 less than the sum of the previous quarter's cumulative plus the current QTD. Nine (9) borrowers previously denied were approved during current quarter which MHC believes reduced the cumulative net number.

Line #36 Median application processing times may be affected by applicants reapplying for assistance.

Mississippi

HFA Performance Data Reporting- Program Performance Home Saver Program

QTD

Cumulative

Line #50: Cumulative is 31 less than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 31 files with status of "Paid in Full", "Borrower still owns home" with closeout dates that were not previously reported. MHC underwriting staff periodically reviews current and closed records to ensure that all outcome checkboxes were properly filled out. MHC attributes the discrepancy to records now being counted by the Counselor Direct software that before were left out because certain fields were not checked. MHC attributes the full 31 records discrepancy to such record cleanup activity.

Line #81: Cumulative is 31 greater than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 31 files with status of "Paid in Full", "Borrower still owns home" with closeout dates that were not previously reported or had missing data in outcome status fields. MHC underwriting staff periodically reviews current and closed records to ensure that all outcome checkboxes were properly filled out. MHC attributes the discrepancy to records now being counted by the Counselor Direct software that before were left out because certain fields were not checked. MHC attributes the full 108 record discrepancy to such record cleanup activity.

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	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.
Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	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.
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decided for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

Program Expenditures

Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and	Total amount spent on administrative expenses to support the program(s).

Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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Home Mortgage Disclosure Act (HMDA)

Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.
Co-Borrower	
Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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Current Loan to Value Ratio (LTV)

All Categories	Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.
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Current Combined Loan to Value Ratio (CLTV)

All Categories	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.
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Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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Household Size

All Categories	Household size at the time of assistance.
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HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Programs:

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	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.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	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.
% of Total Number of Applications	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 applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

Program Characteristics (For All Approved Applicants)**General Characteristics**

Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
<i>Current</i>	
Number	Number of borrowers current at the time assistance is received.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time assistance is received.
%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Program Outcomes	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes	
<i>Foreclosure Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Cancelled</i>	
Number	Number of borrowers who were approved and funded, then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	

Number	Number of borrowers transitioned out of the HHF program into a short sale as an alternative outcome of the program.
%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.

Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).
%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the desired outcome of the program.
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the desired outcome of the program.
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other - Borrower Still Owns Home</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

Homeownership Retention

Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.

Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

HFA Performance Data Reporting - Program Notes

Mississippi Home Saver	Program provides monthly mortgage payment and reinstatement assistance on behalf of homeowners who are who are at risk of default or losing their home..
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