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: October 2017

Mississippi
HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
1	**Unique Borrower Count**		
2	Number of Unique Borrowers Receiving Assistance	112	4446
3	Number of Unique Borrowers Denied Assistance	22	1574
4	Number of Unique Borrowers Withdrawn from Program	15	618
5	Number of Unique Borrowers in Process	N/A	46
6	Total Number of Unique Borrower Applicants	195	6684
7	**Program Expenditures ($)**		
8	Total Assistance Provided to Date	$2,685,984	$83,957,087
9	Total Spent on Administrative Support, Outreach, and Counseling	$423,966	$14,199,174
10	**Geographic Breakdown (by county)**		
11	Adams	0	45
12	Alcorn	0	19
13	Amite	0	9
14	Attala	0	11
15	Benton	0	4
16	Bolivar	0	29
17	Calhoun	0	3
18	Carroll	0	6
19	Chickasaw	0	9
20	Choctaw	0	2
21	Claiborne	0	9
22	Clarke	1	8
23	Clay	1	46
24	Coahoma	1	44
25	Copiah	1	34
26	Covington	0	18
27	DeSoto	7	350
28	Forrest	1	109
29	Franklin	0	4
30	George	1	25
31	Greene	0	9
32	Grenada	0	16
33	Hancock	1	132
34	Harrison	4	392
35	Hinds	28	951
36	Holmes	1	12
37	Humphreys	0	12
38	Issaquena	0	0
39	Itawamba	0	10
40	Jackson	7	241
41	Jasper	0	6
42	Jefferson	0	3
43	Jefferson Davis	0	7
44	Jones	0	49
45	Kemper	0	12
46	Lafayette	0	20
47	Lamar	5	112
48	Lauderdale	6	60
49	Lawrence	0	10
50	Leake	2	13
51	Lee	0	110
52	Leflore	0	39
53	Lincoln	1	11
54	Lowndes	1	99
55	Madison	13	229
56	Marion	2	43
57	Marshall	0	53
58	Monroe	0	34
59	Montgomery	0	4
60	Neshoba	0	9
61	Newton	0	14
62	Noxubee	0	7
63	Oktibbeha	0	26
64	Panola	2	29
65	Pearl River	0	73
66	Perry	0	10
67	Pike	2	30
68	Pontotoc	0	20
69	Prentiss	0	13
70	Quitman	1	17
71	Rankin	14	291
72	Scott	1	11
73	Sharkey	0	2
74	Simpson	0	22
75	Smith	0	3
76	Stone	0	20
77	Sunflower	1	32
78	Tallahatchie	0	10
79	Tate	0	35
80	Tippah	0	9
81	Tishomingo	0	4
82	Tunica	2	41
83	Union	0	16
84	Walthall	0	17
85	Warren	5	94
86	Washington	0	62
87	Wayne	0	1
88	Webster	0	5
89	Wilkinson	0	14
90	Winston	0	15
91	Yalobusha	0	5
92	Yazoo	0	16

Mississippi

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
93	**Home Mortgage Disclosure Act (HMDA)**		
94	*Borrower*		
95	*Race*		
96	American Indian or Alaskan Native	0	10
97	Asian	0	19
98	Black or African American	75	2853
99	Native Hawaiian or other Pacific Islander	0	7
100	White	36	1488
101	Information not provided by borrower	1	69
102	*Ethnicity*		
103	Hispanic or Latino	1	42
104	Not Hispanic or Latino	111	4,404
105	Information not provided by borrower	0	0
106	*Sex*		
107	Male	38	1702
108	Female	74	2744
109	Information not provided by borrower	0	0
110	*Co-Borrower*		
111	*Race*		
112	American Indian or Alaskan Native	0	5
113	Asian	0	5
114	Black or African American	17	557
115	Native Hawaiian or other Pacific Islander	0	2
116	White	10	508
117	Information not provided by borrower	2	28
118	*Ethnicity*		
119	Hispanic or Latino	1	15
120	Not Hispanic or Latino	28	1090
121	Information not provided by borrower	0	0
122	*Sex*		
123	Male	17	466
124	Female	12	639
125	Information not provided by borrower	0	0

Line #2: Q2 Cumulative was under counted by 3 borrowers.

Line #3: Cumulative is 6 less than the sum of the previous quarter's cumulative plus the current QTD. Six (6) borrowers previously denied were approved during current quarter which MHC believes reduced the cumulative net number.

Line #4: Cumulative is 1 less than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrowers previously withdrawn were approved during the current quarter which MHC believes reduced the cumulative net number.

Line #25: Cumulative is 1 more than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrower in Copiah county was approved in the last few days of the previous quarter. MHC believes the record was finalized in the system after the quarter ended. This increased the cumulative net

Line #28: Cumulative is 1 more than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrower in Forest county was approved in the last few days of the previous quarter. MHC believes the record was finalized in the system after the quarter ended. This increased the cumulative net

Line #35: Cumulative is 1 less than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrower in Hinds county shown as approved in a previous quarter was edited to a different status. MHC believes the record was finalized in the system after the previous quarter ended. This reduced the

Line #40: Cumulative is 1 more than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrower in Jackson county was approved in the last few days of the previous quarter. MHC believes the record was finalized in the system after the quarter ended. This increased the cumulative net number for the current quarter.

Line #48: Cumulative is 1 more than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrower in Lauderdale county was approved in the last few days of the previous quarter. MHC believes the record was finalized in the system after the quarter ended. This increased the cumulative net number for the current quarter.

Line #98: Cumulative is 2 more than the sum of the previous quarter's cumulative plus the current QTD. Two (2) borrowers were approved late in the previous quarter and entered after the quarter ended, which MHC believes increased the cumulative net number in the current quarter.

Line #100: Cumulative is 1 more than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrower were approved late in the previous quarter and entered after the quarter ended, which MHC believes increased the cumulative net number in the current quarter.

Line #104: Cumulative is 3 more than the sum of the previous quarter's cumulative plus the current QTD. Three (3) borrowers were approved late in the previous quarter and entered after the quarter ended, which MHC believes increased the cumulative net number in the current quarter.

Line #107: Cumulative is 3 more than the sum of the previous quarter's cumulative plus the current QTD. Three (3) borrowers were approved late in the previous quarter and entered after the quarter ended, which MHC believes increased the cumulative net number in the current quarter.

Line #123: Cumulative is 1 less than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrower were shown as approved in a previous quarter was edited to a different status. MHC believes the record was finalized in the system after the previous quarter ended. This reduced the cumulative net number for the current quarter.

Line #124: Cumulative is 1 more than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrower were approved late in the previous quarter and entered after the quarter ended, which MHC believes increased the cumulative net number in the current quarter.

Mississippi

HFA Performance Data Reporting- Program Performance
Home Saver Program

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	112	4446
4		% of Total Number of Applications	N/A	66.52%
5		*Denied*		
6		Number of Borrowers Denied	22	1574
7		% of Total Number of Applications	N/A	23.55%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	15	618
10		% of Total Number of Applications	N/A	9.25%
11		*In Process*		
12		Number of Borrowers In Process	N/A	46
13		% of Total Number of Applications	N/A	0.68%
14		*Total*		
15		Total Number of Borrowers Applied	N/A	6684
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	949	777
20		Median 1st Lien Housing Payment After Assistance	0	0
21		Median Length of Time Borrower Receives Assistance	N/A	19
22		Median Assistance Amount	2,641	16,468
23	**Assistance Characteristics**			
24		Assistance Provided to Date	$2,685,984	$83,957,087
25	**Other Characteristics**			
26		*Current*		
27		Number	14	1,174
28		%	12.50%	26.41%
29		*Delinquent (30+)*		
30		Number	28	826
31		%	25.00%	18.58%
32		*Delinquent (60+)*		
33		Number	14	612
34		%	12.50%	13.77%
35		*Delinquent (90+)*		
36		Number	56	1,834
37		%	50.00%	41.24%
38	**Borrower Income ($)**			
39		Above $90,000	0.90%	0.58%
40		$70,000- $89,000	1.83%	0.79%
41		$50,000- $69,000	6.42%	2.47%
42		Below $50,000	90.85%	96.16%
43	**Hardship**			
44		Unemployment	64	3104
45		Underemployment	29	1090
46		Divorce	2	47
47		Medical Condition	0	0
48		Death	12	92
49		Other	5	113

Mississippi

HFA Performance Data Reporting- Program Performance
Home Saver Program

		QTD	Cumulative
50	**Program Outcomes**		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	61	3,513
52	**Alternative Outcomes**		
53	*Foreclosure Sale*		
54	Number	0	21
55	%	0.00%	0.60%
56	*Cancelled*		
57	Number	0	0
58	%	0.00%	0.00%
59	*Deed in Lieu*		
60	Number	N/A	N/A
61	%	N/A	N/A
62	*Short Sale*		
63	Number	N/A	N/A
64	%	N/A	N/A
65	**Program Completion/ Transition**		
66	*Loan Modification Program*		
67	Number	N/A	N/A
68	%	N/A	N/A
69	*Re-employed/ Regain Appropriate Employment Level*		
70	Number	0	143
71	%	0.00%	4.07%
72	*Reinstatement/Current/Payoff*		
73	Number	0	24
74	%	0.00%	0.68%
75	*Other - Borrower Still Owns Home*		
76	Number	61	3,325
77	%	100.00%	94.65%

Line #3: Q2 Cumulative was under counted by 3 borrowers.

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

Line #9: Cumulative is 1 less than the sum of the previous quarter's cumulative plus the current QTD. One (1) borrowers previously withdrawn were approved during current quarter which MHC believes reduced the cumulative net number. Thirteen (13) borrowers which had withdrawn status in previous quarters has been corrected.

Line #51: Cumulative is 112 less than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 272 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 records discrepancy to such record cleanup activity.

Line #70: Cumulative is 2 less than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 272 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 records discrepancy to such record cleanup activity.

Line #73: Cumulative is 18 more than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 272 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 records discrepancy to such record cleanup activity.

Line #73: Cumulative is 122 less than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 272 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 records 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 total number of borrowers represented in the Geographic Breakdown and HMDA 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 decisioned for any program and are pending review. This should be reported in the Cumulative column only.
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

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 Counseli	**Tota**l amount spent on administrative expenses to support the program(s).

Geographic Breakdown (by County)

	All Categories	Number of aggregate borrowers assisted in each county listed.

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.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:

Program Intake/Evaluation

	Approved	
	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.
	Denied	
	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.
	Withdrawn	
	Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
	% 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.
	In Process	
	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 Cumulative 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.
	Total	
	Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
	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 Assistance Amount	Median amount of assistance ($) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.

Assistance Characteristics

	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).

Other Characteristics

	Current	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+)	
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
	Delinquent (60+)	
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	Delinquent (90+)	
	Number	Number of borrowers 90+ days delinquent at the time of application.
	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.

Borrower Income

	Above $90,000	Percentage of borrowers assisted with gross annual income $90,000 or greater, rounded to the nearest hundredth.
	$70,000- $89,000	Percentage of borrowers assisted with gross annual income $70,000-89,000, rounded to the nearest hundredth.
	$50,000- $69,000	Percentage of borrowers assisted with gross annual income $50,000-69,000, rounded to the nearest hundredth.
	Below $50,000	Percentage of borrowers assisted with gross annual income less than $50,000, rounded to the nearest hundredth.
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
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		
	Foreclosure Sale	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	Cancelled	
	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.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:

Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage payment assistance programs. Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Alternative Outcomes		
	Deed-in-Lieu	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Short Sale	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Completion/ Transition		
	Loan Modification Program	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Re-employed/ Regain Appropriate Employment Level	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Reinstatement/Current/Payoff	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Other	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:

Alternative Outcomes		
	Deed-in-Lieu	