



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 2017**

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	140	4258
3	Number of Unique Borrowers Denied Assistance	34	1523
4	Number of Unique Borrowers Withdrawn from Program	27	589
5	Number of Unique Borrowers in Process	N/A	131
6	Total Number of Unique Borrower Applicants	332	6501
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$2,938,322	\$78,809,223
9	Total Spent on Administrative Support, Outreach, and Counseling	\$622,771	\$13,129,168
10	<b>Geographic Breakdown (by county)</b>		
11	Adams	1	43
12	Alcorn	0	19
13	Amite	0	9
14	Attala	0	11
15	Benton	0	4
16	Bolivar	1	28
17	Calhoun	1	3
18	Carroll	0	6
19	Chickasaw	1	9
20	Choctaw	0	2
21	Claiborne	0	9
22	Clarke	0	7
23	Clay	2	45
24	Coahoma	7	40
25	Copiah	1	32
26	Covington	0	18
27	DeSoto	11	338
28	Forrest	5	104
29	Franklin	0	4
30	George	1	24
31	Greene	0	9
32	Grenada	0	16
33	Hancock	5	129
34	Harrison	7	387
35	Hinds	32	908
36	Holmes	0	11
37	Humphreys	1	12
38	Issaquena	0	0
39	Itawamba	0	10
40	Jackson	7	227
41	Jasper	0	6
42	Jefferson	0	3
43	Jefferson Davis	1	7
44	Jones	4	48
45	Kemper	0	12
46	Lafayette	0	20
47	Lamar	4	104
48	Lauderdale	5	52
49	Lawrence	0	9
50	Leake	0	9
51	Lee	0	110
52	Leflore	0	39
53	Lincoln	0	10
54	Lowndes	1	97
55	Madison	12	213
56	Marion	2	39
57	Marshall	0	53
58	Monroe	0	34
59	Montgomery	0	4
60	Neshoba	0	9
61	Newton	1	14
62	Noxubee	0	7
63	Oktibbeha	1	26
64	Panola	0	27
65	Pearl River	1	72
66	Perry	0	10

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
67	Pike	3	27
68	Pontotoc	0	20
69	Prentiss	0	13
70	Quitman	1	15
71	Rankin	11	265
72	Scott	0	10
73	Sharkey	0	2
74	Simpson	1	22
75	Smith	1	2
76	Stone	0	20
77	Sunflower	1	30
78	Tallahatchie	0	10
79	Tate	0	34
80	Tippah	0	9
81	Tishomingo	0	4
82	Tunica	1	39
83	Union	0	16
84	Walthall	0	17
85	Warren	4	89
86	Washington	1	61
87	Wayne	0	1
88	Webster	0	5
89	Wilkinson	0	14
90	Winston	0	15
91	Yalobusha	0	5
92	Yazoo	1	15
93	<b>Home Mortgage Disclosure Act (HMDA)</b>		
94	<b>Borrower</b>		
95	<b>Race</b>		
96	American Indian or Alaskan Native	0	10
97	Asian	0	19
98	Black or African American	99	2724
99	Native Hawaiian or other Pacific Islander	0	7
100	White	39	1430
101	Information not provided by borrower	2	68
102	<b>Ethnicity</b>		
103	Hispanic or Latino	2	40
104	Not Hispanic or Latino	138	4,218
105	Information not provided by borrower	0	0
106	<b>Sex</b>		
107	Male	52	1632
108	Female	88	2626
109	Information not provided by borrower	0	0
110	<b>Co-Borrower</b>		
111	<b>Race</b>		
112	American Indian or Alaskan Native	0	5
113	Asian	0	5
114	Black or African American	17	528
115	Native Hawaiian or other Pacific Islander	0	2
116	White	13	487
117	Information not provided by borrower	0	25
118	<b>Ethnicity</b>		
119	Hispanic or Latino	1	14
120	Not Hispanic or Latino	29	1038
121	Information not provided by borrower	0	0
122	<b>Sex</b>		
123	Male	10	437
124	Female	20	615
125	Information not provided by borrower	0	0

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Home Saver Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	140	4258
4	% of Total Number of Applications	N/A	65.50%
5	<i>Denied</i>		
6	Number of Borrowers Denied	34	1523
7	% of Total Number of Applications	N/A	23.43%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	27	589
10	% of Total Number of Applications	N/A	9.06%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	131
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	332	6501
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	802	771
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	18
22	Median Assistance Amount	2,512	16,023
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$2,938,322	\$78,809,223
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	26	1,141
28	%	18.57%	26.80%
29	<i>Delinquent (30+)</i>		
30	Number	60	777
31	%	42.86%	18.25%
32	<i>Delinquent (60+)</i>		
33	Number	24	585
34	%	16.43%	13.72%
35	<i>Delinquent (90+)</i>		
36	Number	30	1,755
37	%	21.43%	41.22%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	1.44%	0.58%
40	\$70,000- \$89,000	1.44%	0.80%
41	\$50,000- \$69,000	0.72%	2.25%
42	Below \$50,000	96.40%	96.37%
43	<b>Hardship</b>		
44	Unemployment	96	2986
45	Underemployment	30	1044
46	Divorce	2	43
47	Medical Condition	0	0

# Mississippi

## HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
48	Death	8	78
49	Other	4	107
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	121	3,305
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	21
55	%	0.00%	0.64%
56	<i>Cancelled</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Deed in Lieu</i>		
60	Number	N/A	N/A
61	%	N/A	N/A
62	<i>Short Sale</i>		
63	Number	N/A	N/A
64	%	N/A	N/A
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	22	118
71	%	18.18%	3.57%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	1	42
74	%	0.83%	1.27%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	98	3,124
77	%	80.99%	94.52%

## 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 <b>unique</b> 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 <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> 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 <b>unique</b> borrowers who have not been decided 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	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counsel	<b>Total</b> 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.
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#### Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
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

<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 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.
<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 decided 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 decided 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 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)

<i>General Characteristics</i>	
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
<i>Assistance Characteristics</i>	
Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).

#### Other Characteristics

<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	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 of application.
%	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 of application.
%	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 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.
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\$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.
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**Alternative Outcomes**

<i>Foreclosure Sale</i>	
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.
<i>Cancelled</i>	
Number	Number of borrowers who were <b>approved and funded</b> , 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**

<i>Deed-in-Lieu</i>	
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.
<i>Short Sale</i>	
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**

<i>Loan Modification Program</i>	
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.
<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 borrowers in this category 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.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
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**

<i>Deed-in-Lieu</i>	
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