



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: August 2017

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	73	4331
3	Number of Unique Borrowers Denied Assistance	38	1558
4	Number of Unique Borrowers Withdrawn from Program	21	604
5	Number of Unique Borrowers in Process	N/A	175
6	Total Number of Unique Borrower Applicants	307	6668
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$2,461,880	\$81,271,103
9	Total Spent on Administrative Support, Outreach, and Counseling	\$646,041	\$13,775,208
10	Geographic Breakdown (by county)		
11	Adams	2	45
12	Alcorn	0	19
13	Amite	0	9
14	Attala	0	11
15	Benton	0	4
16	Bolivar	1	29
17	Calhoun	0	3
18	Carroll	0	6
19	Chickasaw	0	9
20	Choctaw	0	2
21	Claiborne	0	9
22	Clarke	0	7
23	Clay	0	45
24	Coahoma	3	43
25	Copiah	0	32
26	Covington	0	18
27	DeSoto	5	343
28	Forrest	3	107
29	Franklin	0	4
30	George	0	24
31	Greene	0	9
32	Grenada	0	16
33	Hancock	2	131
34	Harrison	1	388
35	Hinds	16	924
36	Holmes	0	11
37	Humphreys	0	12
38	Issaquena	0	0
39	Itawamba	0	10
40	Jackson	6	233
41	Jasper	0	6
42	Jefferson	0	3
43	Jefferson Davis	0	7
44	Jones	1	49
45	Kemper	0	12
46	Lafayette	0	20
47	Lamar	3	107
48	Lauderdale	1	53
49	Lawrence	1	10
50	Leake	2	11
51	Lee	0	110
52	Leflore	0	39
53	Lincoln	0	10
54	Lowndes	1	98
55	Madison	3	216
56	Marion	2	41
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	0	27
65	Pearl River	1	73
66	Perry	0	10
67	Pike	1	28
68	Pontotoc	0	20
69	Prentiss	0	13
70	Quitman	1	16
71	Rankin	12	277
72	Scott	0	10
73	Sharkey	0	2
74	Simpson	0	22
75	Smith	1	3
76	Stone	0	20
77	Sunflower	1	31
78	Tallahatchie	0	10
79	Tate	1	35
80	Tippah	0	9
81	Tishomingo	0	4
82	Tunica	0	39
83	Union	0	16
84	Walthall	0	17
85	Warren	0	89
86	Washington	1	62
87	Wayne	0	1
88	Webster	0	5
89	Wilkinson	0	14
90	Winston	0	15
91	Yalobusha	0	5
92	Yazoo	1	16

Mississippi		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
93	Home Mortgage Disclosure Act (HMDA)	
94	<i>Borrower</i>	
95	Race	
96	American Indian or Alaskan Native	0
97	Asian	0
98	Black or African American	52
99	Native Hawaiian or other Pacific Islander	0
100	White	21
101	Information not provided by borrower	0
102	Ethnicity	
103	Hispanic or Latino	1
104	Not Hispanic or Latino	72
105	Information not provided by borrower	0
106	Sex	
107	Male	29
108	Female	44
109	Information not provided by borrower	0
110	<i>Co-Borrower</i>	
111	Race	
112	American Indian or Alaskan Native	0
113	Asian	0
114	Black or African American	12
115	Native Hawaiian or other Pacific Islander	0
116	White	11
117	Information not provided by borrower	1
118	Ethnicity	
119	Hispanic or Latino	0
120	Not Hispanic or Latino	24
121	Information not provided by borrower	0
122	Sex	
123	Male	13
124	Female	11
125	Information not provided by borrower	0
<p>Line #3: Cumulative is 3 less than the sum of the previous quarter's cumulative plus the current QTD. Three (3) borrowers previously denied were approved during current quarter which MHC believes reduced the cumulative net number.</p> <p>Line #4: Cumulative is 6 less than the sum of the previous quarter's cumulative plus the current QTD. Six (6) borrowers previously withdrawn were approved during the current quarter which MHC believes reduced the cumulative net number.</p>		

Mississippi

HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
1 Program Intake/Evaluation			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	73	4331
3	% of Total Number of Applications	N/A	64.95%
<i>Denied</i>			
4	Number of Borrowers Denied	38	1558
5	% of Total Number of Applications	N/A	23.37%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	21	604
7	% of Total Number of Applications	N/A	9.06%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	175
9	% of Total Number of Applications	N/A	2.62%
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	6668
11	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17 Program Characteristics			
18 General Characteristics			
12	Median 1st Lien Housing Payment Before Assistance	877	773
13	Median 1st Lien Housing Payment After Assistance	0	0
14	Median Length of Time Borrower Receives Assistance	N/A	19
15	Median Assistance Amount	2,482	16,333
23 Assistance Characteristics			
16	Assistance Provided to Date	\$2,461,880	\$81,271,103
25 Other Characteristics			
<i>Current</i>			
17	Number	19	1,160
18	%	26.03%	26.78%
<i>Delinquent (30+)</i>			
19	Number	20	797
20	%	27.40%	18.40%
<i>Delinquent (60+)</i>			
21	Number	13	597
22	%	17.81%	13.78%
<i>Delinquent (90+)</i>			
23	Number	21	1,777
24	%	28.76%	41.04%
38 Borrower Income (\$)			
25	Above \$90,000	0.00%	0.57%
26	\$70,000- \$89,000	0.00%	0.76%
27	\$50,000- \$69,000	5.48%	2.36%
28	Below \$50,000	94.52%	96.31%
43 Hardship			
29	Unemployment	52	3038
30	Underemployment	16	1060
31	Divorce	2	45
32	Medical Condition	0	0
33	Death	2	80
34	Other	1	108

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)	36	3,340
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	21
55	%	0.00%	0.63%
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	Program Completion/ Transition		
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	23	141
71	%	63.89%	4.22%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	42
74	%	0.00%	1.26%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	13	3,136
77	%	36.11%	93.89%

Line #6: Cumulative is 3 less than the sum of the previous quarter's cumulative plus the current QTD. Seven (7) borrowers previously denied were approved during current quarter which MHC believes reduced the cumulative net number.

Line #9: Cumulative is 6 less than the sum of the previous quarter's cumulative plus the current QTD. Five (5) borrowers previously withdrawn were approved during current quarter which MHC believes reduced the cumulative net number. Ten (10) borrowers which had withdrawn status in previous quarters has been corrected.

Line #51: Cumulative is 1 more than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 160 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 decided on 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 Counsel		Total 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		
<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 on 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 on 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>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)		
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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		
<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.
	\$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		
<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 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		
<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>		