



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: September 2018

| Mississippi | | |
|--|---|-------------|
| HFA Performance Data Reporting- Borrower Characteristics | | |
| | QTD | Cumulative |
| Unique Borrower Count | | |
| 1 | | |
| 2 | Number of Unique Borrowers Receiving Assistance | 47 |
| 3 | Number of Unique Borrowers Denied Assistance | 29 |
| 4 | Number of Unique Borrowers Withdrawn from Program | 7 |
| 5 | Number of Unique Borrowers in Process | N/A |
| 6 | Total Number of Unique Borrower Applicants | N/A |
| Program Expenditures (\$) | | |
| 7 | | |
| 8 | Total Assistance Provided to Date | \$1,295,086 |
| 9 | Total Spent on Administrative Support, Outreach, and Counseling | \$290,098 |
| Geographic Breakdown (by county) | | |
| 10 | | |
| 11 | Adams | 0 |
| 12 | Alcorn | 0 |
| 13 | Amite | 0 |
| 14 | Attala | 0 |
| 15 | Benton | 0 |
| 16 | Bolivar | 0 |
| 17 | Calhoun | 0 |
| 18 | Carroll | 0 |
| 19 | Chickasaw | 0 |
| 20 | Choctaw | 0 |
| 21 | Claborne | 0 |
| 22 | Clarke | 0 |
| 23 | Clay | 0 |
| 24 | Coahoma | 0 |
| 25 | Copiah | 0 |
| 26 | Covington | 0 |
| 27 | DeSoto | 1 |
| 28 | Forrest | 1 |
| 29 | Franklin | 0 |
| 30 | George | 1 |
| 31 | Greene | 0 |
| 32 | Grenada | 1 |
| 33 | Hancock | 0 |
| 34 | Harrison | 3 |
| 35 | Hinds | 14 |
| 36 | Holmes | 0 |
| 37 | Humphreys | 0 |
| 38 | Issaquena | 0 |
| 39 | Itawamba | 0 |
| 40 | Jackson | 0 |
| 41 | Jasper | 0 |
| 42 | Jefferson | 0 |
| 43 | Jefferson Davis | 0 |
| 44 | Jones | 0 |
| 45 | Kemper | 1 |
| 46 | Lafayette | 0 |
| 47 | Lamar | 2 |
| 48 | Lauderdale | 2 |
| 49 | Lawrence | 0 |
| 50 | Leake | 0 |
| 51 | Lee | 1 |
| 52 | Leflore | 0 |
| 53 | Lincoln | 0 |
| 54 | Lowndes | 0 |
| 55 | Madison | 6 |
| 56 | Marion | 3 |
| 57 | Marshall | 0 |
| 58 | Monroe | 0 |
| 59 | Montgomery | 0 |
| 60 | Neshoba | 0 |
| 61 | Newton | 0 |
| 62 | Noxubee | 0 |
| 63 | Okfuskeena | 0 |
| 64 | Panola | 1 |
| 65 | Pearl River | 1 |
| 66 | Perry | 0 |
| 67 | Pike | 0 |
| 68 | Pontotoc | 0 |
| 69 | Prentiss | 0 |
| 70 | Quitman | 0 |
| 71 | Rankin | 2 |
| 72 | Scott | 0 |
| 73 | Sharkey | 0 |
| 74 | Simpson | 0 |
| 75 | Smith | 1 |
| 76 | Solers | 0 |
| 77 | Sunflower | 0 |
| 78 | Tallahatchie | 0 |
| 79 | Tate | 2 |
| 80 | Tippah | 0 |
| 81 | Tishomingo | 0 |
| 82 | Tunica | 0 |
| 83 | Union | 0 |
| 84 | Walthall | 0 |
| 85 | Warren | 2 |
| 86 | Washington | 2 |
| 87 | Wayne | 0 |
| 88 | Webster | 0 |
| 89 | Wilkinson | 0 |
| 90 | Winston | 0 |
| 91 | Yalobusha | 0 |
| 92 | Yazoo | 0 |

| 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 |
| 97 | Asian | 0 |
| 98 | Black or African American | 36 |
| 99 | Native Hawaiian or other Pacific Islander | 0 |
| 100 | White | 9 |
| 101 | Information not provided by borrower | 2 |
| 102 | Ethnicity | |
| 103 | Hispanic or Latino | 1 |
| 104 | Not Hispanic or Latino | 46 |
| 105 | Information not provided by borrower | 0 |
| 106 | Sex | |
| 107 | Male | 15 |
| 108 | Female | 32 |
| 109 | Information not provided by borrower | 0 |
| 110 | Co-Borrower | |
| 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 | 1 |
| 117 | Information not provided by borrower | 1 |
| 118 | Ethnicity | |
| 119 | Hispanic or Latino | 1 |
| 120 | Not Hispanic or Latino | 13 |
| 121 | Information not provided by borrower | 0 |
| 122 | Sex | |
| 123 | Male | 9 |
| 124 | Female | 5 |
| 125 | Information not provided by borrower | 0 |

Line #3: Cumulative is 4 more than the previous quarter cumulative plus the current QTD. Four (4) previously denied were approved during current quarter which MHC believes reduced the cumulative net number.

Line #4: Cumulative is 1 more 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.

| Mississippi | | |
|---|-------------|-------------------|
| HFA Performance Data Reporting- Program Performance | | |
| Home Saver Program | | |
| | QTD | Cumulative |
| Program Intake/Evaluation | | |
| <i>Approved</i> | | |
| Number of Borrowers Receiving Assistance | 47 | 4511 |
| % of Total Number of Applications | N/A | 66.23% |
| <i>Denied</i> | | |
| Number of Borrowers Denied | 29 | 1632 |
| % of Total Number of Applications | N/A | 23.93% |
| <i>Withdrawn</i> | | |
| Number of Borrowers Withdrawn | 7 | 635 |
| % of Total Number of Applications | N/A | 9.33% |
| <i>In Process</i> | | |
| Number of Borrowers In Process | N/A | 43 |
| % of Total Number of Applications | N/A | 0.51% |
| <i>Total</i> | | |
| Total Number of Borrowers Applied | N/A | 6821 |
| Number of Borrowers Participating in Other HFA HHF Programs or Program Components | 0 | 0 |
| Program Characteristics | | |
| General Characteristics | | |
| Median 1st Lien Housing Payment Before Assistance | 918.13 | 779 |
| Median 1st Lien Housing Payment After Assistance | 0 | 0 |
| Median Length of Time Borrower Receives Assistance | N/A | 22 |
| Median Assistance Amount | 2,570 | 17,821 |
| Assistance Characteristics | | |
| Assistance Provided to Date | \$1,295,086 | \$90,394,260 |
| Other Characteristics | | |
| <i>Current</i> | | |
| Number | 16 | 1,193 |
| % | 0.00% | 26.37% |

| Mississippi | | | |
|---|--|--------|------------|
| HFA Performance Data Reporting- Program Performance | | | |
| Home Saver Program | | | |
| | | QTD | Cumulative |
| 29 | <i>Delinquent (30+)</i> | | |
| 30 | Number | 8 | 834 |
| 31 | % | 51.06% | 18.49% |
| 32 | <i>Delinquent (60+)</i> | | |
| 33 | Number | 5 | 619 |
| 34 | % | 10.64% | 13.72% |
| 35 | <i>Delinquent (90+)</i> | | |
| 36 | Number | 18 | 1,865 |
| 37 | % | 38.30% | 41.42% |
| 38 | Borrower Income (\$) | | |
| 39 | Above \$90,000 | 0.00% | 0.61% |
| 40 | \$70,000- \$89,000 | 2.22% | 0.83% |
| 41 | \$50,000- \$69,000 | 0.00% | 2.45% |
| 42 | Below \$50,000 | 97.78% | 96.11% |
| 43 | Hardship | | |
| 44 | Unemployment | 38 | 3149 |
| 45 | Underemployment | 8 | 1106 |
| 46 | Divorce | 1 | 48 |
| 47 | Medical Condition | 0 | 0 |
| 48 | Death | 0 | 94 |
| 49 | Other | 0 | 114 |
| 50 | Program Outcomes | | |
| 51 | Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) | 47 | 4,068 |
| 52 | Alternative Outcomes | | |
| 53 | <i>Foreclosure Sale</i> | | |
| 54 | Number | 0 | 20 |
| 55 | % | 0.00% | 0.49% |
| 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 | 1 | 157 |
| 71 | % | 2.13% | 3.86% |
| 72 | <i>Reinstatement/Current/Payoff</i> | | |
| 73 | Number | 1 | 168 |
| 74 | % | 2.13% | 4.13% |
| 75 | <i>Other - Borrower Still Owns Home</i> | | |
| 76 | Number | 45 | 3,723 |
| 77 | % | 95.74% | 91.52% |

Line #6: Cumulative is 4 less than the sum of the previous quarter's cumulative plus the current QTD. Four (14) 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.

Line #51: Cumulative is 21 more than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 349 files with the status of "Paid in Full", "Borrower still owns home" with closeout dates that were previously reported. As liens are released, the status is changed to "Paid in Full/Lien Release". The Counselor Direct software does not report on loans with this status. MHC is still working with Counselor Direct on this matter. MHC attributes the full records discrepancy to such record cleanup activity.

Line #76: Cumulative is 21 more than the sum of the previous quarter's cumulative plus the current QTD. 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.

Mississippi

HHF Performance Data Reporting- Program Performance Hardest Hit Fund Blight Elimination Program

| | | QTD | Cumulative |
|----|---|-----|------------|
| 1 | Program Evaluation | | |
| 2 | <i>Funded</i> | | |
| 3 | Number of Structures Demolished/Removed | 0 | 0 |
| 4 | % of Total Number of Submissions | N/A | 0.00% |
| 5 | <i>Denied/Cancelled</i> | | |
| 6 | Number of Structures Denied/Cancelled | 0 | 4 |
| 7 | % of Total Number of Submissions | N/A | 6.00% |
| 8 | <i>Withdrawn</i> | | |
| 9 | Number of Structures Withdrawn | 0 | 1 |
| 10 | % of Total Number of Submissions | N/A | 1.00% |
| 11 | <i>In Process</i> | | |
| 12 | Number of Structures In Process | N/A | 69 |
| 13 | % of Total Number of Submissions | N/A | 93% |
| 14 | <i>Total</i> | | |
| 15 | Total Number of Structures Submitted for Eligibility Review | N/A | 74 |
| 16 | Program Characteristics | | |
| 17 | <i>Assistance Characteristics</i> | | |
| 18 | Total Assistance Provided | \$0 | \$0 |
| 19 | Median Assistance Spent on Acquisition | \$0 | \$0 |
| 20 | Median Assistance Spent on Demolition | \$0 | \$0 |
| 21 | Median Assistance Spent on Greening | \$0 | \$0 |
| 22 | Total Assistance Reserved | N/A | \$0 |
| 23 | Geographic Breakdown (by city/county) | | |
| 24 | <i>Funded Number of Structures</i> | | |
| 25 | City of Columbus | 0 | 0 |
| 26 | City of Jackson | 0 | 0 |
| 27 | City of Vicksburg | 0 | 0 |

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)

| <i>Borrower</i> | |
|--------------------|--|
| 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. |
| <i>Co-Borrower</i> | |
| 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.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

| <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> | |