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: March 2019

Mississippi		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
1 Unique Borrower Count		
2 Number of Unique Borrowers Receiving Assistance	49	4615
3 Number of Unique Borrowers Denied Assistance	31	1668
4 Number of Unique Borrowers Withdrawn from Program	13	653
5 Number of Unique Borrowers in Process	N/A	53
6 Total Number of Unique Borrower Applicants	N/A	6989
7 Program Expenditures ($)		
8 Total Assistance Provided to Date	$1,205,682	$92,845,932
9 Total Spent on Administrative Support, Outreach, and Counseling	$391,202	$16,067,120
10 Geographic Breakdown (by county)		
11 Adams	0	45
12 Alcorn	1	20
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	1	10
22 Clarke	0	8
23 Clay	0	47
24 Coahoma	0	46
25 Copiah	1	35
26 Covington	0	18
27 DeSoto	3	360
28 Forrest	1	113
29 Franklin	0	4
30 George	0	26
31 Greene	0	9
32 Grenada	0	17
33 Hancock	0	133
34 Harrison	4	409
35 Hinds	6	986
36 Holmes	1	13
37 Humphreys	0	12
38 Issaquena	0	0
39 Itawamba	0	10
40 Jackson	5	252
41 Jasper	0	7
42 Jefferson	0	3
43 Jefferson Davis	0	8
44 Jones	1	50
45 Kemper	0	13
46 Lafayette	1	22
47 Lamar	1	116
48 Lauderdale	2	65
49 Lawrence	0	10

		QTD	Cumulative
50	Leake	0	13
51	Lee	2	114
52	Leflore	0	39
53	Lincoln	0	12
54	Lowndes	0	99
55	Madison	6	248
56	Marion	1	48
57	Marshall	0	53
58	Monroe	0	35
59	Montgomery	0	4
60	Neshoba	1	10
61	Newton	0	15
62	Noxubee	1	8
63	Oktibbeha	0	27
64	Panola	0	31
65	Pearl River	0	74
66	Perry	0	10
67	Pike	1	31
68	Pontotoc	0	20
69	Prentiss	0	13
70	Quitman	0	17
71	Rankin	5	301
72	Scott	0	11
73	Sharkey	0	2
74	Simpson	0	24
75	Smith	0	4
76	Stone	0	21
77	Sunflower	0	32
78	Tallahatchie	0	10
79	Tate	0	37
80	Tippah	0	9
81	Tishomingo	0	4
82	Tunica	0	41
83	Union	0	16
84	Walthall	0	17
85	Warren	3	101
86	Washington	0	66
87	Wayne	0	1
88	Webster	0	5
89	Wilkinson	1	15
90	Winston	0	16
91	Yalobusha	0	5
92	Yazoo	0	16
93	**Home Mortgage Disclosure Act (HMDA)**		
94	*Borrower*		
95	*Race*		
96	American Indian or Alaskan Native	1	11
97	Asian	0	19
98	Black or African American	31	2978
99	Native Hawaiian or other Pacific Islander	0	7

		QTD	Cumulative
100	White	16	1528
101	Information not provided by borrower	1	72
102	*Ethnicity*		
103	Hispanic or Latino	0	43
104	Not Hispanic or Latino	49	4,572
105	Information not provided by borrower	0	0
106	*Sex*		
107	Male	15	1752
108	Female	34	2863
109	Information not provided by borrower	0	0
110	*Co-Borrower*		
111	*Race*		
112	American Indian or Alaskan Native	0	4
113	Asian	0	5
114	Black or African American	9	587
115	Native Hawaiian or other Pacific Islander	0	2
116	White	4	517
117	Information not provided by borrower	1	30
118	*Ethnicity*		
119	Hispanic or Latino	1	17
120	Not Hispanic or Latino	13	1128
121	Information not provided by borrower	0	0
122	*Sex*		
123	Male	9	490
124	Female	5	655
125	Information not provided by borrower	0	0

Mississippi

HFA Performance Data Reporting- Borrower Characteristics

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

Line #4: Cumulative is 2 more than the sum of the previous quarter's cumulative plus the current QTD. Two (2) borrowers previously withdrawn were approved during the current quarter which MHC believes reduced the cumulative net number.

Line #8: Cumulative is $18,271 less than the sum of the previous quarter's cumulative plus the current QTD. $18,271 is the "Total Assistance Provided" for BEP which is shown on the Blight Elimination Program tab.

Line #107: Cumulative is 1 more than the sum of the previous quarter's cumulative plus the current QTD. One (1) 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 #108: Cumulative is 1 less than the sum of the previous quarter's cumulative plus the current QTD. One (1) 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 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 #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	49	4615
4	% of Total Number of Applications	N/A	66.03%
5	*Denied*		
6	Number of Borrowers Denied	31	1668
7	% of Total Number of Applications	N/A	23.87%
8	*Withdrawn*		
9	Number of Borrowers Withdrawn	13	653
10	% of Total Number of Applications	N/A	9.34%
11	*In Process*		
12	Number of Borrowers In Process	N/A	53
13	% of Total Number of Applications	N/A	0.76%
14	*Total*		
15	Total Number of Borrowers Applied	N/A	6989
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	847.00	783
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	22
22	Median Assistance Amount	2,481	17,888
23	**Assistance Characteristics**		
24	Assistance Provided to Date	$1,187,411	$92,827,661
25	**Other Characteristics**		
26	*Current*		
27	Number	11	1,224
28	%	22.45%	26.52%
29	*Delinquent (30+)*		
30	Number	11	853
31	%	22.45%	18.48%
32	*Delinquent (60+)*		
33	Number	10	635
34	%	20.41%	13.76%
35	*Delinquent (90+)*		
36	Number	17	1,903
37	%	34.69%	41.24%
38	**Borrower Income ($)**		
39	Above $90,000	2.18%	0.65%
40	$70,000- $89,000	2.17%	0.83%
41	$50,000- $69,000	4.35%	2.44%
42	Below $50,000	91.30%	96.08%
43	**Hardship**		
44	Unemployment	35	3226
45	Underemployment	10	1121
46	Divorce	1	51
47	Medical Condition	0	0
48	Death	2	99
49	Other	1	118
50	**Program Outcomes**		

Mississippi

HFA Performance Data Reporting- Program Performance
Home Saver Program

		QTD	Cumulative
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	78	4,279
52	**Alternative Outcomes**		
53	*Foreclosure Sale*		
54	Number	0	20
55	%	0.00%	0.47%
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	157
71	%	0.00%	3.67%
72	*Reinstatement/Current/Payoff*		
73	Number	6	187
74	%	7.69%	4.37%
75	*Other - Borrower Still Owns Home*		
76	Number	72	3,915
77	%	92.31%	91.49%

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 2 less than the sum of the previous quarter's cumulative plus the current QTD. Two (2) borrowers previously withdrawn were approved during current quarter which MHC believes reduced the cumulative net number.

Line #24: Cumulative is $18,271 more than the sum of the previous quarter's cumulative plus the current QTD. $18,271 is the "Total Assistance Provided" for BEP which is shown on the Blight Elimination Program tab.

Line #51: Cumulative is 4 more than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 367 files with the staus 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 #73: Cumulative is 1 more than the sum of the previous quarter's cumulative plus the current QTD. MHC underwriting staff periodically reviews approvals and declined records. MHC attributes the discrepancy to records which were 6 declined records now being counted by the Counselor Direct software as 6 approved (Reinstatements) records and loans closed out with that status. MHC attributes the full records discrepancy to such record cleanup activity.

Line #76: Cumulative is 3 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 367 (Borrower Still Owns Home) 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	*Funded*		
3	Number of Structures Demolished/Removed	3	3
4	% of Total Number of Submissions	N/A	4.05%
5	*Denied/Cancelled*		
6	Number of Structures Denied/Cancelled	5	4
7	% of Total Number of Submissions	N/A	5.41%
8	*Withdrawn*		
9	Number of Structures Withdrawn	0	6
10	% of Total Number of Submissions	N/A	8.11%
11	*In Process*		
12	Number of Structures In Process	N/A	61
13	% of Total Number of Submissions	N/A	82.43%
14	*Total*		
15	Total Number of Structures Submitted for Eligibility Review	N/A	74
16	**Program Characteristics**		
17	*Assistance Characteristics*		
18	Total Assistance Provided	$18,271	$18,271
19	Median Assistance Spent on Acquisition	$0	$0
20	Median Assistance Spent on Demolition	$4,450	$4,450
21	Median Assistance Spent on Greening	$1,500	$1,500
22	Total Assistance Reserved	N/A	$892,500
23	**Geographic Breakdown (by city/county)**		
24	*Funded Number of Structures*		
25	City of Columbus	0	0
26	City of Jackson	0	0
27	City of Shaw	0	0
27	City of Vicksburg	3	3

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 Counsel	**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	