



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: June 2019**

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	52	4667
3	Number of Unique Borrowers Denied Assistance	21	1679
4	Number of Unique Borrowers Withdrawn from Program	11	662
5	Number of Unique Borrowers in Process	N/A	59
6	Total Number of Unique Borrower Applicants	N/A	7067
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$966,714	\$93,812,646
9	Total Spent on Administrative Support, Outreach, and Counseling	\$367,315	\$16,434,435
10	<b>Geographic Breakdown (by county)</b>		
11	Adams	1	46
12	Alcorn	0	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	0	10
22	Clarke	0	8
23	Clay	1	48
24	Coahoma	0	46
25	Copiah	0	35
26	Covington	0	18
27	DeSoto	7	367
28	Forrest	0	113
29	Franklin	0	4
30	George	1	27
31	Greene	0	9
32	Grenada	0	17
33	Hancock	0	133
34	Harrison	3	412
35	Hinds	8	994
36	Holmes	2	15
37	Humphreys	0	12
38	Issaquena	0	0
39	Itawamba	0	10
40	Jackson	6	258
41	Jasper	1	8
42	Jefferson	0	3
43	Jefferson Davis	0	8
44	Jones	1	51
45	Kemper	0	13
46	Lafayette	1	23
47	Lamar	2	118
48	Lauderdale	0	65
49	Lawrence	0	10

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
50	Leake	0	13
51	Lee	1	115
52	Leflore	0	39
53	Lincoln	2	14
54	Lowndes	1	100
55	Madison	5	253
56	Marion	1	49
57	Marshall	0	53
58	Monroe	1	36
59	Montgomery	0	4
60	Neshoba	1	11
61	Newton	0	15
62	Noxubee	0	8
63	Oktibbeha	0	27
64	Panola	0	31
65	Pearl River	0	74
66	Perry	0	10
67	Pike	0	31
68	Pontotoc	0	20
69	Prentiss	0	13
70	Quitman	0	17
71	Rankin	3	304
72	Scott	0	11
73	Sharkey	0	2
74	Simpson	0	24
75	Smith	0	4
76	Stone	0	21
77	Sunflower	1	33
78	Tallahatchie	0	10
79	Tate	1	38
80	Tippah	0	9
81	Tishomingo	0	4
82	Tunica	0	41
83	Union	0	16
84	Walthall	0	17
85	Warren	0	101
86	Washington	1	67
87	Wayne	0	1
88	Webster	0	5
89	Wilkinson	0	15
90	Winston	0	16
91	Yalobusha	0	5
92	Yazoo	0	16
93	<b>Home Mortgage Disclosure Act (HMDA)</b>		
94	<i>Borrower</i>		
95	<b>Race</b>		
96	American Indian or Alaskan Native	0	11
97	Asian	0	19
98	Black or African American	30	3008

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
99	Native Hawaiian or other Pacific Islander	0	7
100	White	20	1548
101	Information not provided by borrower	2	74
102	<b>Ethnicity</b>		
103	Hispanic or Latino	1	44
104	Not Hispanic or Latino	51	4,623
105	Information not provided by borrower	0	0
106	<b>Sex</b>		
107	Male	26	1778
108	Female	26	2889
109	Information not provided by borrower	0	0
110	<b>Co-Borrower</b>		
111	<b>Race</b>		
112	American Indian or Alaskan Native	0	4
113	Asian	0	5
114	Black or African American	8	594
115	Native Hawaiian or other Pacific Islander	0	2
116	White	3	520
117	Information not provided by borrower	1	30
118	<b>Ethnicity</b>		
119	Hispanic or Latino	0	17
120	Not Hispanic or Latino	12	1139
121	Information not provided by borrower	0	0
122	<b>Sex</b>		
123	Male	3	492
124	Female	9	664
125	Information not provided by borrower	0	0

Line #3: Cumulative is 10 more than the the previous quarter cumulative plus the current QTD. Ten (10) 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 more than the sum of the previous quarter's cumulative plus the current QTD. \$18,271 is the "Total Assistance Provided" for BEP and is shown on the Blight Elimination Program tab.

Line #114: 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 #117: 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 #120: 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 #123: 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

<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	52	4667
4	% of Total Number of Applications	N/A	66.04%
5	<i>Denied</i>		
6	Number of Borrowers Denied	21	1679
7	% of Total Number of Applications	N/A	23.76%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	11	662
10	% of Total Number of Applications	N/A	9.37%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	59
13	% of Total Number of Applications	N/A	0.83%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	7067
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	893.79	784
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	2,533	17,826
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$966,714	\$93,794,375
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	16	1,240
28	%	30.76%	26.57%
29	<i>Delinquent (30+)</i>		
30	Number	6	859
31	%	11.54%	18.41%
32	<i>Delinquent (60+)</i>		
33	Number	5	640
34	%	9.62%	13.71%
35	<i>Delinquent (90+)</i>		
36	Number	25	1,928
37	%	48.08%	41.31%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	0.00%	0.64%
40	\$70,000- \$89,000	0.00%	0.82%
41	\$50,000- \$69,000	6.00%	2.48%
42	Below \$50,000	94.00%	96.06%
43	<b>Hardship</b>		
44	Unemployment	34	3260
45	Underemployment	13	1134
46	Divorce	1	52
47	Medical Condition	0	0
48	Death	1	100
49	Other	3	121
50	<b>Program Outcomes</b>		

<b>Mississippi</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Home Saver Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	84	4,398
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	20
55	%	0.00%	0.45%
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	0	157
71	%	0.00%	3.57%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	187
74	%	0.00%	4.25%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	84	4,034
77	%	100.00%	91.73%
Line #6: Cumulative is 10 less than the sum of the previous quarter's cumulative plus the current QTD. Ten (10) 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 and is shown on the Blight Elimination Program tab.			
Line #51: Cumulative is 35 more than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 365 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 38 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 365 (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
<b>1 Program Evaluation</b>		
<i>Funded</i>		
2		
3	0	3
4	N/A	3.09%
<i>Denied/Cancelled</i>		
5		
6	0	4
7	N/A	4.12%
<i>Withdrawn</i>		
8		
9	15	21
10	N/A	21.65%
<i>In Process</i>		
11		
12	N/A	69
13	N/A	71.14%
<i>Total</i>		
14		
15	N/A	97
<b>16 Program Characteristics</b>		
<i>Assistance Characteristics</i>		
17		
18	\$0	\$18,271
19	\$0	\$0
20	\$0	\$4,450
21	\$0	\$1,500
22	N/A	\$1,072,500
<b>23 Geographic Breakdown (by city/county)</b>		
<i>Funded Number of Structures</i>		
24		
25	0	0
26	0	0
	0	0
27	0	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 <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.	

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)		
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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		
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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.

<b>Hardship</b>	
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.

<b>Program Outcomes</b>	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.

<b>Alternative Outcomes</b>	
<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)**

<b>General Characteristics</b>	
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.

<b>Alternative Outcomes</b>	
<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:**

<b>Alternative Outcomes</b>	
<i>Deed-in-Lieu</i>	