



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 2019

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	64	4731
3	Number of Unique Borrowers Denied Assistance	40	1718
4	Number of Unique Borrowers Withdrawn from Program	12	673
5	Number of Unique Borrowers in Process	N/A	72
6	Total Number of Unique Borrower Applicants	N/A	7194
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$850,250	\$94,662,896
9	Total Spent on Administrative Support, Outreach, and Counseling	\$347,618	\$16,782,053
10	Geographic Breakdown (by county)		
11	Adams	0	46
12	Alcorn	1	21
13	Amite	0	9
14	Attala	0	11
15	Benton	0	4
16	Bolivar	3	32
17	Calhoun	0	3
18	Carroll	1	7
19	Chickasaw	0	9
20	Choctaw	0	2
21	Claiborne	1	11
22	Clarke	0	8
23	Clay	0	48
24	Coahoma	1	47
25	Copiah	1	36
26	Covington	0	18
27	DeSoto	4	371
28	Forrest	1	114
29	Franklin	0	4
30	George	0	27
31	Greene	1	10
32	Grenada	0	17
33	Hancock	1	134
34	Harrison	0	412
35	Hinds	7	1001
36	Holmes	0	15
37	Humphreys	0	12
38	Issaquena	0	0
39	Itawamba	0	10
40	Jackson	7	265
41	Jasper	0	8
42	Jefferson	0	3
43	Jefferson Davis	0	8
44	Jones	0	51
45	Kemper	0	13
46	Lafayette	1	24
47	Lamar	1	119
48	Lauderdale	1	66
49	Lawrence	1	11
50	Leake	0	13
51	Lee	0	115
52	Leflore	0	39
53	Lincoln	0	14
54	Lowndes	0	100
55	Madison	3	256
56	Marion	1	50
57	Marshall	1	54
58	Monroe	0	36
59	Montgomery	0	4
60	Neshoba	1	12
61	Newton	1	16
62	Noxubee	0	8
63	Oktibbeha	1	28
64	Panola	1	32
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	9	313

Mississippi
HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
72	Scott	1	12
73	Sharkey	0	2
74	Simpson	0	24
75	Smith	0	4
76	Stone	0	21
77	Sunflower	4	37
78	Tallahatchie	0	10
79	Tate	1	39
80	Tippah	0	9
81	Tishomingo	1	5
82	Tunica	0	41
83	Union	0	16
84	Walthall	0	17
85	Warren	1	102
86	Washington	1	68
87	Wayne	0	1
88	Webster	0	5
89	Wilkinson	1	16
90	Winston	1	17
91	Yalobusha	0	5
92	Yazoo	2	18

Home Mortgage Disclosure Act (HMDA)

Borrower			
94	Race		
95	American Indian or Alaskan Native	0	11
96	Asian	0	19
97	Black or African American	47	3055
98	Native Hawaiian or other Pacific Islander	0	7
99	White	15	1563
100	Information not provided by borrower	2	76
101	Ethnicity		
102	Hispanic or Latino	0	44
103	Not Hispanic or Latino	64	4,687
104	Information not provided by borrower	0	0
105	Sex		
106	Male	19	1797
107	Female	45	2934
108	Information not provided by borrower	0	0
109	Co-Borrower		
110	Race		
111	American Indian or Alaskan Native	0	4
112	Asian	0	5
113	Black or African American	7	601
114	Native Hawaiian or other Pacific Islander	0	2
115	White	2	522
116	Information not provided by borrower	0	31
117	Ethnicity		
118	Hispanic or Latino	0	17
119	Not Hispanic or Latino	9	1148
120	Information not provided by borrower	0	0
121	Sex		
122	Male	4	496
123	Female	5	669
124	Information not provided by borrower	0	0
125			

Line #3: Cumulative is 1 more than the the previous quarter cumulative plus the current QTD. Forty (40) 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. Twelve (12) borrowers previously withdrawn were approved during the current quarter which MHC believes reduced the cumulative net number.

Line #8: Cumulative is \$12,087 more than the sum of the previous quarter's cumulative plus the current QTD. \$12,087 is the "Total Assistance Provided" for BEP and is shown on the Blight Elimination Program tab.

Line #117: 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.

Mississippi			
HFA Performance Data Reporting- Program Performance			
Home Saver Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	64	4731
4	% of Total Number of Applications	N/A	65.76%
5	<i>Denied</i>		
6	Number of Borrowers Denied	40	1718
7	% of Total Number of Applications	N/A	23.88%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	12	673
10	% of Total Number of Applications	N/A	9.36%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	72
13	% of Total Number of Applications	N/A	1.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	7194
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	745.78	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	2,505	17,756
23	Assistance Characteristics		
24	Assistance Provided to Date	\$838,163	\$94,632,538
25	Other Characteristics		
26	<i>Current</i>		
27	Number	22	1,262
28	%	34.38%	26.68%
29	<i>Delinquent (30+)</i>		
30	Number	9	868
31	%	14.06%	18.35%
32	<i>Delinquent (60+)</i>		
33	Number	10	650
34	%	15.63%	13.74%
35	<i>Delinquent (90+)</i>		
36	Number	23	1,951
37	%	35.93%	41.23%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	0.63%
40	\$70,000- \$89,000	1.56%	0.83%
41	\$50,000- \$69,000	4.69%	2.51%
42	Below \$50,000	93.75%	96.03%
43	Hardship		
44	Unemployment	42	3302
45	Underemployment	14	1148
46	Divorce	1	53
47	Medical Condition	0	0
48	Death	4	104
49	Other	3	124
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	69	4,471
52	Alternative Outcomes		
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	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	0	157
71	%	0.00%	3.51%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	1	189
74	%	1.45%	4.23%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	68	4,105
77	%	98.55%	91.81%
Line #6: Cumulative is 1 less than the sum of the previous quarter's cumulative plus the current QTD. Forty (40) 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. Twelve (12) borrowers previously withdrawn were approved during current quarter which MHC believes reduced the cumulative net number.			
Line #24: Cumulative is \$12,087 more than the sum of the previous quarter's cumulative plus the current QTD. \$12,087 is the "Total Assistance Provided" for BEP and 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 373 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 #73: Cumulative is 1 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 373 (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.			
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 373 (Borrower Still Owns Home) records now being counted by the Counselor Direct software that before were left out because certain fields were			

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	1	4
4	% of Total Number of Submissions	N/A	1.59%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	1	5
7	% of Total Number of Submissions	N/A	1.99%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	3	24
10	% of Total Number of Submissions	N/A	9.56%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	218
13	% of Total Number of Submissions	N/A	86.85%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	251
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$12,087	\$30,358
19	Median Assistance Spent on Acquisition	\$3,000	\$3,000
20	Median Assistance Spent on Demolition	\$6,000	\$4,450
21	Median Assistance Spent on Greening	\$1,500	\$3,000
22	Total Assistance Reserved	N/A	\$1,347,500
23	Geographic Breakdown (by city/county)		
24	<i>Funded Number of Structures</i>		
25	City of Columbus	1	1
26	City of Jackson	0	0
	City of Shaw	0	0
	City of Vicksburg	0	3
	City of Drew	0	0
	City of Greenwood	0	0
27	City of Yazoo	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 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		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 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.
<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		
	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>	