



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: December 2020**

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
<b>Unique Borrower Count</b>			
1	Number of Unique Borrowers Receiving Assistance	221	5327
2	Number of Unique Borrowers Denied Assistance	44	1878
3	Number of Unique Borrowers Withdrawn from Program	38	786
4	Number of Unique Borrowers in Process	N/A	119
5	Total Number of Unique Borrower Applicants	N/A	8110
<b>Program Expenditures (\$)</b>			
6	Total Assistance Provided to Date	\$2,638,707	\$102,334,781
7	Total Spent on Administrative Support, Outreach, and Counseling	\$482,754	\$19,393,586
<b>Geographic Breakdown (by county)</b>			
8	Adams	1	49
9	Alcorn	1	23
10	Amite	0	9
11	Attala	0	14
12	Benton	0	4
13	Bolivar	1	38
14	Calhoun	0	3
15	Carroll	0	7
16	Chickasaw	1	10
17	Choctaw	0	2
18	Claiborne	0	12
19	Clarke	1	10
20	Clay	2	53
21	Coahoma	4	55
22	Copiah	3	39
23	Covington	3	21
24	DeSoto	23	426
25	Forrest	3	123
26	Franklin	0	4
27	George	0	27
28	Greene	0	11
29	Grenada	0	17
30	Hancock	1	140
31	Harrison	25	484
32	Hinds	50	1127
33	Holmes	1	17
34	Humphreys	0	12
35	Issaquena	0	0
36	Itawamba	1	14
37	Jackson	17	308
38	Jasper	0	8
39	Jefferson	0	3
40	Jefferson Davis	0	8
41	Jones	1	55
42	Kemper	0	14
43	Lafayette	1	28
44	Lamar	4	138
45	Lauderdale	1	71
46	Lawrence	1	12
47	Leake	1	16
48	Lee	10	134
49	Leflore	2	42
50	Lincoln	1	17
51	Lowndes	4	107
52	Madison	23	308
53	Marion	0	51
54	Marshall	3	59
55	Monroe	0	39
56	Montgomery	0	4
57	Neshoba	0	13
58	Newton	0	17
59	Noxubee	0	8
60	Oktibbeha	1	33
61	Panola	1	34
62	Pearl River	2	82
63	Perry	0	13
64	Pike	0	35
65	Pontotoc	2	24
66	Prentiss	0	14
67	Quitman	0	17
68	Rankin	7	357
69	Scott	3	17
70	Sharkey	0	2
71	Simpson	1	26
72	Smith	0	4
73	Stone	0	22
74	Sunflower	0	38
75	Tallahatchie	1	11
76	Tate	4	44
77	Tippah	0	10
78	Tishomingo	0	5
79	Tunica	1	45
80	Union	1	19
81	Walthall	1	19
82	Warren	2	109
83	Washington	2	71
84	Wayne	0	1
85	Webster	0	5
86	Wilkinson	0	17
87	Winston	1	18
88	Yalobusha	0	5
89	Yazoo	1	19
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
94	American Indian or Alaskan Native	0	12
95	Asian	6	33
96	Black or African American	161	3453
97	Native Hawaiian or other Pacific Islander	0	7
98	White	51	1740
99	Information not provided by borrower	3	82
<b>Ethnicity</b>			
100	Hispanic or Latino	7	56
101	Not Hispanic or Latino	214	5,271
102	Information not provided by borrower	0	0
<b>Sex</b>			
103	Male	92	2050
104	Female	129	3277
105	Information not provided by borrower	0	0
<b>Co-Borrower</b>			
<b>Race</b>			
106	American Indian or Alaskan Native	1	6
107	Asian	2	12
108	Black or African American	58	724
109	Native Hawaiian or other Pacific Islander	0	2
110	White	31	620
111	Information not provided by borrower	5	40
<b>Ethnicity</b>			
112	Hispanic or Latino	2	21
113	Not Hispanic or Latino	92	1377
114	Information not provided by borrower	3	6
<b>Sex</b>			
115	Male	41	586
116	Female	53	812
117	Information not provided by borrower	3	6

Line #3: Cumulative is 2 more than the the previous quarter cumulative plus the current QTD. Forty-four (44) borrowers previously denied were approved during current quarter which MHC believes reduced the cumulative net number.

Line #4: Cumulative is 3 more than the sum of the previous quarter's cumulative plus the current QTD. Thirty-eight (38) borrowers previously withdrawn were approved during the current quarter which MHC believes reduced the cumulative net number.

Line #8: Cumulative is \$146,914 less than the sum of the previous quarter's cumulative plus the current QTD. \$146,914 is the "Total Assistance Provided" for BEP and is shown on the Blight Elimination Program tab.

Mississippi			
HFA Performance Data Reporting- Program Performance			
Home Saver Program			
		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
3	Number of Borrowers Receiving Assistance	221	5327
4	% of Total Number of Applications	N/A	38.95%
<i>Denied</i>			
5	Number of Borrowers Denied	44	1878
6	% of Total Number of Applications	N/A	23.16%
<i>Withdrawn</i>			
7	Number of Borrowers Withdrawn	38	786
8	% of Total Number of Applications	N/A	9.69%
<i>In Process</i>			
9	Number of Borrowers In Process	N/A	119
10	% of Total Number of Applications	N/A	28.20%
<i>Total</i>			
11	Total Number of Borrowers Applied	N/A	8110
12	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
18	Median 1st Lien Housing Payment Before Assistance	933.71	801
19	Median 1st Lien Housing Payment After Assistance	0	0
20	Median Length of Time Borrower Receives Assistance	N/A	21
21	Median Assistance Amount	2,825	16,862
<b>Assistance Characteristics</b>			
22	Assistance Provided to Date	\$2,491,793	\$102,036,789
<b>Other Characteristics</b>			
<i>Current</i>			
26	Number	46	1,454
27	%	20.81%	27.29%
<i>Delinquent (30+)</i>			
28	Number	39	977
29	%	17.65%	18.34%
<i>Delinquent (60+)</i>			
30	Number	22	734
31	%	9.95%	13.78%
<i>Delinquent (90+)</i>			
32	Number	112	2,159
33	%	51.59%	40.59%
<b>Borrower Income (\$)</b>			
34	Above \$90,000	0.92%	0.61%
35	\$70,000- \$89,000	0.46%	0.79%
36	\$50,000- \$69,000	0.92%	2.32%
37	Below \$50,000	97.70%	96.28%
<b>Hardship</b>			
38	Unemployment	103	3189
39	Underemployment	17	1203
40	Divorce	1	55
41	Medical Condition	0	0
42	Death	0	113
43	Other	21	159
<b>Program Outcomes</b>			
44	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	142	4,734
<b>Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
45	Number	0	20
46	%	0.00%	0.42%
<i>Cancelled</i>			
47	Number	0	0
48	%	0.00%	0.00%
<i>Deed in Lieu</i>			
49	Number	N/A	N/A
50	%	N/A	N/A
<i>Short Sale</i>			
51	Number	N/A	N/A
52	%	N/A	N/A
<b>Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
53	Number	N/A	N/A
54	%	N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>			
55	Number	0	157
56	%	0.00%	3.30%
<i>Reinstatement/Current/Payoff</i>			
57	Number	3	237
58	%	2.11%	5.02%
<i>Other - Borrower Still Owns Home</i>			
59	Number	139	4,320
60	%	97.89%	91.26%
Line #6: Cumulative is 2 less than the sum of the previous quarter's cumulative plus the current QTD. Forty-four (44) borrowers previously denied were approved during current quarter which MHC believes reduced the cumulative net number.			
Line #9: Cumulative is 3 less than the sum of the previous quarter's cumulative plus the current QTD. Thirty-eight (38) borrowers previously withdrawn were approved during current quarter which MHC believes reduced the cumulative net number.			
Line #24: Cumulative is \$146,914 more than the sum of the previous quarter's cumulative plus the current QTD. \$146,914 is the "Total Assistance Provided" for BEP and is shown on the Blight Elimination Program tab.			
Line #51: Cumulative is 9 more than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 42 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 attributes the full records discrepancy to such record cleanup activity.			
Line #73: Cumulative is 3 more than the sum of the previous quarter's cumulative plus the current QTD. MHC has identified 42 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 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 42 borrowers (Borrower Still Owns Home) not previously counted which are 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	<b>Program Evaluation</b>		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	15	29
4	% of Total Number of Submissions	N/A	3.43%
5	<i>Denied/Cancelled</i>		
6	Number of Structures Denied/Cancelled	0	432
7	% of Total Number of Submissions	N/A	51.12%
8	<i>Withdrawn</i>		
9	Number of Structures Withdrawn	151	222
10	% of Total Number of Submissions	N/A	26.27%
11	<i>In Process</i>		
12	Number of Structures In Process	N/A	162
13	% of Total Number of Submissions	N/A	19.18%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	845
16	<b>Program Characteristics</b>		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$146,914	\$297,993
19	Median Assistance Spent on Acquisition	\$1,203	\$4,200
20	Median Assistance Spent on Demolition	\$5,330	\$4,450
21	Median Assistance Spent on Greening	\$723	\$1,198
22	Total Assistance Reserved	\$0.00	\$4,050,000
23	<b>Geographic Breakdown (by city/county)</b>		
24	<i>Funded Number of Structures</i>		
25	City of Columbus	1	11
26	City of Jackson	6	6
27	City of Shaw	3	3
28	City of Vicksburg	0	4
	City of Drew	5	5
	City of Yazoo	0	0
29	City of Greenwood	0	0

Data Dictionary		
HFA Performance Data Reporting - Borrower Characteristics		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
<b>Unique Borrower Count</b>		
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 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.	
<b>Program Expenditures</b>		
Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.	
Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s).	
<b>Geographic Breakdown (by County)</b>		
All Categories	Number of aggregate borrowers assisted in each county listed.	
<b>Home Mortgage Disclosure Act (HMDA)</b>		
<b>Borrower</b>		
<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.	
<b>Co-Borrower</b>		
<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.	
<b>HFA Performance Data Reporting - Program Performance</b>		
The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:		
<b>Program Intake/Evaluation</b>		
<b>Approved</b>		
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.	
<b>Denied</b>		
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.	
<b>Withdrawn</b>		
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.	
<b>In Process</b>		
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.	
<b>Total</b>		
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).	
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
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.	
<b>Assistance Characteristics</b>		
Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).	
<b>Other Characteristics</b>		
<b>Current</b>		
Number	Number of borrowers current at the time of application.	
%	Number of current borrowers divided by the total number of approved applicants.	
<b>Delinquent (30+)</b>		
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.	
<b>Delinquent (60+)</b>		
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.	
<b>Delinquent (90+)</b>		
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.	
<b>Borrower Income</b>		
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>		
<b>Foreclosure Sale</b>		
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.	
<b>Cancelled</b>		
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.	
<b>HFA Performance Data Reporting - Program Performance</b>		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
<b>Program Characteristics (For All Approved Applicants)</b>		
<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>		
<b>Deed-in-Lieu</b>		
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.	
<b>Short Sale</b>		
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.	
<b>Program Completion/ Transition</b>		
<b>Loan Modification Program</b>		
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.	
<b>Re-employed/ Regain Appropriate Employment Level</b>		
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.	
<b>Reinstatement/Current/Payoff</b>		
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.	
<b>Other</b>		
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.	
<b>HFA Performance Data Reporting - Program Performance</b>		
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:		
<b>Alternative Outcomes</b>		
<b>Deed-in-Lieu</b>		