



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 2021**

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	74	5401
3	Number of Unique Borrowers Denied Assistance	15	1916
4	Number of Unique Borrowers Withdrawn from Program	1	765
5	Number of Unique Borrowers in Process	N/A	28
6	Total Number of Unique Borrower Applicants	N/A	8110
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$1,951,618	\$104,286,399
9	Total Spent on Administrative Support, Outreach, and Counseling	\$451,515	\$19,845,101
10	<b>Geographic Breakdown (by county)</b>		
11	Adams	1	50
12	Alcorn	0	23
13	Amite	0	9
14	Attala	0	14
15	Benton	0	4
16	Bolivar	0	38
17	Calhoun	0	3
18	Carroll	0	7
19	Chickasaw	0	10
20	Choctaw	0	2
21	Claiborne	0	12
22	Clarke	0	10
23	Clay	1	54
24	Coahoma	0	55
25	Copiah	0	39
26	Covington	0	21
27	DeSoto	16	442
28	Forrest	1	124
29	Franklin	0	4
30	George	0	27
31	Greene	0	11
32	Grenada	1	18
33	Hancock	0	140
34	Harrison	6	490
35	Hinds	11	1138
36	Holmes	1	18
37	Humphreys	0	12
38	Issaquena	0	0
39	Itawamba	0	14
40	Jackson	2	310
41	Jasper	0	8
42	Jefferson	0	3
43	Jefferson Davis	1	9
44	Jones	0	55
45	Kemper	0	14
46	Lafayette	0	28
47	Lamar	1	139
48	Lauderdale	1	72
49	Lawrence	0	12
50	Leake	0	16
51	Lee	2	136
52	Leflore	0	42
53	Lincoln	4	21
54	Lowndes	2	109
55	Madison	6	314
56	Marion	0	51
57	Marshall	0	59
58	Monroe	0	39
59	Montgomery	0	4
60	Neshoba	0	13
61	Newton	1	18
62	Noxubee	0	8
63	Oktibbeha	0	33

64	Panola	0	34
65	Pearl River	0	82
66	Perry	0	13
67	Pike	2	37
68	Pontotoc	0	24
69	Prentiss	0	14
70	Quitman	0	17
71	Rankin	5	362
72	Scott	0	17
73	Sharkey	0	2
74	Simpson	0	26
75	Smith	0	4
76	Stone	0	22
77	Sunflower	0	38
78	Tallahatchie	1	12
79	Tate	1	45
80	Tippah	0	10
81	Tishomingo	0	5
82	Tunica	1	46
83	Union	0	19
84	Walthall	1	20
85	Warren	2	111
86	Washington	0	71
87	Wayne	0	1
88	Webster	0	5
89	Wilkinson	0	17
90	Winston	1	19
91	Yalobusha	1	6
92	Yazoo	1	20

**Home Mortgage Disclosure Act (HMDA)**

94	<b>Borrower</b>		
95	<b>Race</b>		
96	American Indian or Alaskan Native	1	13
97	Asian	0	33
98	Black or African American	50	3503
99	Native Hawaiian or other Pacific Islander	0	7
100	White	21	1761
101	Information not provided by borrower	2	84
102	<b>Ethnicity</b>		
103	Hispanic or Latino	0	56
104	Not Hispanic or Latino	74	5,345
105	Information not provided by borrower	0	0
106	<b>Sex</b>		
107	Male	32	2082
108	Female	42	3319
109	Information not provided by borrower	0	0
110	<b>Co-Borrower</b>		
111	<b>Race</b>		
112	American Indian or Alaskan Native	0	6
113	Asian	0	12
114	Black or African American	19	743
115	Native Hawaiian or other Pacific Islander	0	2
116	White	4	624
117	Information not provided by borrower	2	42
118	<b>Ethnicity</b>		
119	Hispanic or Latino	0	21
120	Not Hispanic or Latino	24	1401
121	Information not provided by borrower	1	7
122	<b>Sex</b>		
123	Male	8	594
124	Female	16	828
125	Information not provided by borrower	1	7

Line #3: Cumulative is 23 less than the the previous quarter cumulative plus the current QTD. Fifteen (15) borrowers previously denied were approved during current quarter which MHC believes reduced the cumulative net number.

Line #4: Cumulative is 22 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.

Line #8: Cumulative is \$3,500 less than the sum of the previous quarter's cumulative plus the current QTD. \$3,500 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
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	74	5401
4	% of Total Number of Applications	N/A	66.60%
5	<i>Denied</i>		
6	Number of Borrowers Denied	15	1916
7	% of Total Number of Applications	N/A	23.63%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	1	765
10	% of Total Number of Applications	N/A	9.43%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	28
13	% of Total Number of Applications	N/A	23.73%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	8110
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	875.36	802
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	21
22	Median Assistance Amount	2,381	16,881
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$1,948,118	\$103,984,906
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	13	1,477
28	%	31.08%	27.35%
29	<i>Delinquent (30+)</i>		
30	Number	12	989
31	%	16.22%	18.31%
32	<i>Delinquent (60+)</i>		
33	Number	0	734
34	%	9.95%	13.59%
35	<i>Delinquent (90+)</i>		
36	Number	39	2,198
37	%	42.75%	40.75%

Mississippi			
HFA Performance Data Reporting- Program Performance Home Saver Program			
		QTD	Cumulative
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	0.00%	0.61%
40	\$70,000- \$89,000	1.35%	0.80%
41	\$50,000- \$69,000	0.00%	2.29%
42	Below \$50,000	98.65%	96.30%
43	<b>Hardship</b>		
44	Unemployment	110	3348
45	Underemployment	7	1210
46	Divorce	0	55
47	Medical Condition	0	0
48	Death	2	115
49	Other	4	163
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	123	4,891
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	20
55	%	0.00%	0.41%
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%	3.21%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	237
74	%	0.00%	4.85%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	123	4,477
77	%	100.00%	91.84%
Line #6: Cumulative is 23 more than the sum of the previous quarter's cumulative plus the current QTD. Fifteen (15) borrowers previously denied were approved during current quarter which MHC believes reduced the cumulative net number.			
Line #9: Cumulative is 22 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 #24: Cumulative is \$3,500 more than the sum of the previous quarter's cumulative plus the current QTD. \$3,500 is the "Total Assistance Provided" for BEP and is shown on the Blight Elimination Program tab.			
Line #51: Cumulative is 34 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 34 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	0	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	19.17%
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	\$3,500	\$301,493
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
29	City of Drew	5	5
30	City of Yazoo	0	0
31	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:**

#### 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 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	<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.
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#### 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.
<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.

### 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>i.e.</i> , 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.
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##### Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
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##### 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.
<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>		
	<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.

<b>Program Completion/ Transition</b>		
	<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>	