



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 2021

Mississippi		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
Unique Borrower Count		
1	Number of Unique Borrowers Receiving Assistance	5401
2	Number of Unique Borrowers Denied Assistance	1916
3	Number of Unique Borrowers Withdrawn from Program	765
4	Number of Unique Borrowers in Process	28
5	Total Number of Unique Borrower Applicants	8110
Program Expenditures (\$)		
6	Total Assistance Provided to Date	\$267,876
7	Total Spent on Administrative Support, Outreach, and Counseling	\$197,484
8		\$104,564,274
9		\$20,042,585
Geographic Breakdown (by county)		
11	Adams	0
12	Alcorn	0
13	Amite	9
14	Attala	0
15	Benton	4
16	Bolivar	38
17	Calhoun	3
18	Carroll	7
19	Chickasaw	10
20	Choctaw	2
21	Cibola	12
22	Clarke	10
23	Clay	54
24	Coahoma	55
25	Coshocton	39
26	Covington	21
27	DeSoto	442
28	Forrest	124
29	Franklin	4
30	George	27
31	Greene	11
32	Grenada	18
33	Hancock	140
34	Harrison	490
35	Hinds	1138
36	Holmes	18
37	Humphreys	12
38	Issaquena	0
39	Itawamba	14
40	Jackson	310
41	Jasper	8
42	Jefferson	3
43	Jefferson Davis	9
44	Jones	55
45	Kemper	14
46	Lafayette	28
47	Lamar	139
48	Lauderdale	72
49	Lawrence	12
50	Leake	16
51	Lee	136
52	Leflore	42
53	Lincoln	21
54	Lowndes	109
55	Madison	314
56	Madison	51
57	Marshall	59
58	Monroe	39
59	Montgomery	4
60	Neshoba	13
61	Newton	18
62	Noxubee	8
63	Okfuskeena	33
64	Opana	34
65	Pearl River	82
66	Perry	13
67	Pike	37
68	Pontotoc	24
69	Prentiss	14
70	Quitman	17
71	Rankin	362
72	Scott	17
73	Sharkey	2
74	Simpson	26
75	Smith	4
76	Stone	22
77	Sunflower	38
78	Tallahatchie	12
79	Tate	45
80	Tippah	10
81	Tishomingo	5
82	Tunica	46
83	Union	19
84	Walthall	20
85	Warren	111
86	Washington	71
87	Wayne	1
88	Webster	5
89	Wilkinson	17
90	Winston	19
91	Yalobusha	6
92	Yazoo	20
Home Mortgage Disclosure Act (HMDA)		
Borrower		
94	Race	
95	American Indian or Alaskan Native	13
96	Asian	33
97	Black or African American	3503
98	Native Hawaiian or other Pacific Islander	7
99	White	1761
100	Information not provided by borrower	84
101	Ethnicity	
102	Hispanic or Latino	56
103	Not Hispanic or Latino	5,345
104	Information not provided by borrower	0
105	Sex	
106	Male	2082
107	Female	3319
108	Information not provided by borrower	0
109	Co-Borrower	
110	Race	
111	American Indian or Alaskan Native	6
112	Asian	12
113	Black or African American	743
114	Native Hawaiian or other Pacific Islander	2
115	White	624
116	Information not provided by borrower	42
117	Ethnicity	
118	Hispanic or Latino	21
119	Not Hispanic or Latino	1401
120	Information not provided by borrower	7
121	Sex	
122	Male	594
123	Female	828
124	Information not provided by borrower	7

Note: Cumulative is \$7,740 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 Slight Elimination Program tab.

Mississippi			
HFA Performance Data Reporting- Program Performance			
Home Saver Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	0	5401
	% of Total Number of Applications	N/A	66.94%
<i>Denied</i>			
	Number of Borrowers Denied	0	1916
	% of Total Number of Applications	N/A	23.63%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	0	765
	% of Total Number of Applications	N/A	9.43%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	28
	% of Total Number of Applications	N/A	100.00%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	8110
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	0.00	802
	Median 1st Lien Housing Payment After Assistance	0	0
	Median Length of Time Borrower Receives Assistance	N/A	21
	Median Assistance Amount	842	16,944
Assistance Characteristics			
	Assistance Provided to Date	\$210,130	\$104,195,036
Other Characteristics			
<i>Current</i>			
	Number	0	1,477
	%	0.00%	27.35%
<i>Delinquent (30+)</i>			
	Number	0	989
	%	0.00%	18.31%
<i>Delinquent (60+)</i>			
	Number	0	734
	%	0.00%	13.59%
<i>Delinquent (90+)</i>			
	Number	0	2,198
	%	0.00%	40.75%
Borrower Income (\$)			
	Above \$90,000	0.00%	0.61%
	\$70,000- \$89,000	0.00%	0.80%
	\$50,000- \$69,000	0.00%	2.29%
	Below \$50,000	0.00%	96.30%
Hardship			
	Unemployment	0	3839
	Underemployment	0	1210
	Divorce	0	55
	Medical Condition	0	0
	Death	0	115
	Other	296	163
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	296	5,382
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	20
	%	0.00%	0.37%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Short Sale</i>			
	Number	N/A	N/A
	%	N/A	N/A
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	N/A	N/A
	%	N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	0	157
	%	0.00%	2.92%
<i>Reinstatement/Current/Payoff</i>			
	Number	0	238
	%	0.00%	4.42%
<i>Other - Borrower Still Owns Home</i>			
	Number	296	4,967
	%	100.00%	92.29%

Line #24: Cumulative is \$57,746 more than the sum of the previous quarter's cumulative plus the current QTD. \$57,746 is the "Total Assistance Provided" for BEP and is shown on the Blight Elimination Program tab.

Line #51: Cumulative is 195 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 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 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.

Line #76: Cumulative is 194 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	Program Evaluation		
2	<i>Funded</i>		
3	Number of Structures Demolished/Removed	5	34
4	% of Total Number of Submissions	N/A	4.02%
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	157
13	% of Total Number of Submissions	N/A	18.59%
14	<i>Total</i>		
15	Total Number of Structures Submitted for Eligibility Review	N/A	845
16	Program Characteristics		
17	<i>Assistance Characteristics</i>		
18	Total Assistance Provided	\$57,746	\$359,238
19	Median Assistance Spent on Acquisition	\$5,000	\$4,987
20	Median Assistance Spent on Demolition	\$3,171	\$4,269
21	Median Assistance Spent on Greening	\$891	\$1,120
22	Total Assistance Reserved	\$0.00	\$3,925,000
23	Geographic Breakdown (by city/county)		
24	<i>Funded Number of Structures</i>		
25	City of Columbus	5	16
26	City of Jackson	0	6
27	City of Shaw	3	6
28	City of Vicksburg	0	4
28	City of Drew	5	10
28	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:		
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 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		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).
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 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)		
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>		