



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month 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 2012

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	279	1516
	Number of Unique Borrowers Denied Assistance*	110	834
	Number of Unique Borrowers Withdrawn from Program*	72	194
	Number of Unique Borrowers in Process*	299	N/A
	Total Number of Unique Borrower Applicants*	760	2843
Program Expenditures (\$)			
	Total Assistance Provided to Date	\$3,588,052.40	\$16,532,449.11
	Total Spent on Administrative Support, Outreach, and Counseling	\$1,167,060.70	\$4,826,538.33
Borrower Income (\$)			
	Above \$90,000	1.11%	0.23%
	\$70,000- \$89,000	1.48%	0.63%
	\$50,000- \$69,000	2.21%	2.82%
	Below \$50,000	95.20%	96.32%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	2.95%	1.10%
	110%- 119%	1.48%	0.86%
	100%- 109%	0.37%	0.86%
	90%- 99%	0.00%	0.94%
	80%- 89%	0.74%	1.57%
	Below 80%	94.46%	94.67%
Geographic Breakdown (by county)			
	Adams	2	11
	Alcorn	2	8
	Amite	0	0
	Attala	1	5
	Benton	1	1
	Bolivar	3	13
	Calhoun	0	0
	Carroll	0	0
	Chickasaw	0	3
	Choctaw	0	1
	Claiborne	2	5
	Clarke	0	2
	Clay	4	20
	Coahoma	2	7
	Copiah	2	12
	Covington	1	8
	DeSoto	19	88
	Forrest	4	21
	Franklin	0	2
	George	0	13
	Greene	0	5
	Grenada	0	4
	Hancock	6	52
	Harrison	26	142
	Hinds	73	386
	Holmes	0	6
	Humphreys	2	6
	Issaquena	0	0
	Itawamba	0	4
	Jackson	15	83
	Jasper	0	1
	Jefferson	0	1
	Jefferson Davis	1	4
	Jones	3	9
	Kemper	1	7

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Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Lafayette		4	8
Lamar		7	27
Lauderdale		0	13
Lawrence		1	2
Leake		1	4
Lee		7	52
Leflore		5	22
Lincoln		1	2
Lowndes		9	33
Madison		17	80
Marion		0	7
Marshall		4	26
Monroe		1	15
Montgomery		0	1
Neshoba		1	3
Newton		1	4
Noxubee		1	3
Oktibbeha		4	10
Panola		3	8
Pearl River		2	20
Perry		1	2
Pike		0	9
Pontotoc		2	7
Prentiss		0	5
Quitman		0	5
Rankin		14	89
Scott		1	4
Sharkey		0	1
Simpson		2	9
Smith		0	0
Stone		1	6
Sunflower		2	10
Tallahatchie		1	3
Tate		0	7
Tippah		0	3
Tishomingo		0	1
Tunica		4	6
Union		0	7
Walthall		3	7
Warren		4	36
Washington		2	18
Wayne		0	0
Webster		0	0
Wilkinson		1	3
Winston		1	1
Yalobusha		0	2
Yazoo		1	5

Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	1	5
	Asian	1	6
	Black or African American	187	1001
	Native Hawaiian or other Pacific Islander	1	4
	White	85	475
	Information not provided by borrower*	3	24
	Ethnicity		
	Hispanic or Latino	2	15
	Not Hispanic or Latino	277	1501
	Information not provided by borrower	0	0
	Sex		
	Male	99	544
	Female	180	972
	Information not provided by borrower	0	0
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	0	4
	Asian	0	2
	Black or African American	37	181
	Native Hawaiian or other Pacific Islander	0	1
	White	34	144
	Information not provided by borrower	3	7
	Ethnicity		
	Hispanic or Latino	1	6
	Not Hispanic or Latino	74	337
	Information not provided by borrower	0	0
	Sex		
	Male	37	142
	Female	38	201
	Information not provided by borrower	0	0
Hardship			
	Unemployment	199	1128
	Underemployment	78	380
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	2	8
Current Loan to Value Ratio (LTV)			
	<100%	67.38%	54.16%
	100%-109%	10.04%	10.88%
	110%-120%	6.09%	10.22%
	>120%	16.49%	24.74%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	67.38%	54.09%
	100%-119%	16.13%	21.17%
	120%-139%	7.53%	12.53%
	140%-159%	4.30%	5.80%
	>=160%	4.66%	6.41%
Delinquency Status (%)			
	Current	30.82%	22.30%
	30+	12.90%	12.60%
	60+	10.39%	14.18%
	90+	45.89%	50.92%

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Mississippi			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Household Size			
	1	65	341
	2	82	422
	3	59	314
	4	39	243
	5+	34	196

*A revised Q12013 report accompanies the Q22013 to reflect changes that occurred within the quarter. With the revised Q12013 report, the Q22013 cumulative numbers total correctly. CounselorDirect noted "See in the quarter we have to count any "In Process" files as an application for the quarter. This number is always fluctuating, and always messes up the cumulative count of total applicants. For example, the total cumulative count of applicants should always be total approved + total denied + total withdrawn + total in process, and this math works on your report. Where it gets confusing is when you try to balance between the two quarters for total applications. For example, a lot of your "In Process" probably turned into approvals, denials, and withdrawn files since your last quarter was reported. I believe that Treasury expects this calculation to be bizarre across quarters. We have always had this question from all of our clients, but there really isn't a better way to count these due to the "In Process" section."

Mississippi

HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		279	1516
% of Total Number of Applications		36.71%	53.32%
<i>Denied</i>			
Number of Borrowers Denied*		110	834
% of Total Number of Applications		14.47%	29.34%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn*		72	194
% of Total Number of Applications		9.47%	6.82%
<i>In Process</i>			
Number of Borrowers In Process		299	N/A
% of Total Number of Applications		39.35%	N/A
<i>Total</i>			
Total Number of Borrowers Applied*		760	2843
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		\$765.43	\$731.53
Median 1st Lien Housing Payment After Assistance		\$0.00	\$0.00
Median 2nd Lien Housing Payment Before Assistance		\$0.00	\$135.69
Median 2nd Lien Housing Payment After Assistance	N/A		N/A
Median 1st Lien UPB Before Program Entry		\$86,022.09	\$79,774.99
Median 1st Lien UPB After Program Entry	N/A		N/A
Median 2nd Lien UPB Before Program Entry		\$0.00	\$10,438.59
Median 2nd Lien UPB After Program Entry	N/A		N/A
Median Principal Forgiveness ¹		\$0.00	\$0.00
Median Length of Time Borrower Receives Assistance	N/A		7
Median Assistance Amount		\$2,358.12	\$9,168.08
Assistance Characteristics			
Assistance Provided to Date		\$3,588,052.40	\$16,532,449.11
Total Lender/Servicer Assistance Amount	N/A		N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A		N/A
Median Lender/Servicer Assistance per Borrower	N/A		N/A
Other Characteristics			
Median Length of Time from Initial Request to Assistance Granted		113	112
<i>Current</i>			
Number		86	338
%		30.82%	22.30%
<i>Delinquent (30+)</i>			
Number		36	191
%		12.90%	12.60%
<i>Delinquent (60+)</i>			
Number		29	215
%		10.39%	14.18%
<i>Delinquent (90+)</i>			
Number		127	771
%		45.89%	50.92%

Mississippi

HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)*	129	449
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	9	39
	%	6.98%	8.69%
	<i>Reinstatement/Current/Payoff</i>		
	Number	1	5
	%	0.78%	1.11%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number*	119	406
	%	92.24%	90.20%
Homeownership Retention²			
	Six Months Number	N/A	945
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	557
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	3
	Twenty-four Months %	N/A	100.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

*A revised Q12013 report accompanies the Q22013 to reflect changes that occurred within the quarter. With the revised Q12013 report, the Q22013 cumulative numbers total correctly. CounselorDirect noted "See in the quarter we have to count any "In Process" files as an application for the quarter. This number is always fluctuating, and always messes up the cumulative count of total applicants. For example, the total cumulative count of applicants should always be total approved + total denied + total withdrawn + total in process, and this math works on your report. Where it gets confusing is when you try to balance between the two quarters for total applications. For example, a lot of your "In Process" probably turned into approvals, denials, and withdrawn files since your last quarter was reported. I believe that Treasury expects this calculation to be bizarre across quarters. We have always had this question from all of our clients, but there really isn't a better way to count these due to the "In Process" section."

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 number of borrowers represented in the other "Borrower Characteristics" 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 QTD column only.
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
Program Expenditures		
	Total Assistance Provided to Date	Total amount of assistance provided to borrowers through HHF program(s)
	Total Spent on Administrative Support, Outreach, and Counseling	Total amount spent on administrative expenses to support the program(s)
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
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.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		

	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.
HFA Performance Data Reporting- Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All 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 have 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 borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
	% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who have 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 was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
	% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who have 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 QTD 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 have applied for the specific program.
	<i>Total</i>	
	Total Number of Borrowers Applied	Total number of borrowers who have applied for the specific program (approved, denied, withdrawn and QTD in process).
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components (e.g. funded borrowers only).
Program Characteristics		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.

Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
Median Assistance Amount	Median amount of assistance (\$).
Assistance Characteristics	
Assistance Provided	assistance).
Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
<i>Current</i>	
Number	Number of households current at the time assistance is received.
%	Percent of current households divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
%	number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of households 90+ Days delinquent at the time assistance is received.
%	Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes	

	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in foreclosure.
	<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.
	%	Percent of transitioned households that were cancelled from the program.
	<i>Deed in Lieu</i>	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in deed in lieu.
	<i>Short Sale</i>	
	Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in short sale.
Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
	%	Percent of transitioned households entering a loan modification program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Percent of transitioned households that resulted in re-employment or regained employment levels.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
	%	Percent of transitioned households that resulted in reinstatement/current or payoff.
	<i>Short Sale</i>	
	Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
	%	Percent of transitioned households that resulted in short sale.
	<i>Deed in Lieu</i>	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
	%	Percent of transitioned households that resulted in a deed in lieu
	<i>Other - Borrower Still Owns Home</i>	
	Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Percent of transitioned households in this category
Homeownership Retention¹		

Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance. (Note: borrowers counted in the 12-mo mark are to be rolled into the 6-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance. (Note: borrowers counted in the 24-mo mark are to be rolled into the 12-mo category; the two intervals are not mutually exclusive)
%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of households assisted by the program in which borrower retains ownership 24 months post receipt of initial assistance.
%	Percent of households assisted by the program in which the borrower retains ownership 24 months post receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
%	Percent of homes assisted by the Program that are unable to be verified by any means.

1. Borrower still owns home

* Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)