



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	130	687
	Number of Unique Borrowers Denied Assistance	69	565
	Number of Unique Borrowers Withdrawn from Program	39	80
	Number of Unique Borrowers in Process	277	N/A
	Total Number of Unique Borrower Applicants	515	1609
Program Expenditures (\$)			
	Total Assistance Provided to Date*	\$1,808,485.32	\$6,739,774.08
	Total Spent on Administrative Support, Outreach, and Counseling	359,100	2,607,278
Borrower Income (\$)			
	Above \$90,000	0.00%	0.00%
	\$70,000- \$89,000	1.55%	0.44%
	\$50,000- \$69,000	3.88%	2.77%
	Below \$50,000	94.57%	96.79%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	4.65%	1.31%
	110%- 119%	0.00%	0.29%
	100%- 109%	0.78%	1.02%
	90%- 99%	0.78%	1.46%
	80%- 89%	1.55%	1.90%
	Below 80%	92.25%	94.02%
Geographic Breakdown (by county)			
	Adams	0	4
	Alcorn	0	1
	Amite	0	0
	Attala	1	3
	Benton	0	0
	Bolivar	0	1
	Calhoun	0	0
	Carroll	0	0
	Chickasaw	0	1
	Choctaw	0	0
	Claiborne	0	3
	Clarke	0	1
	Clay	2	14
	Coahoma	1	2
	Copiah	1	5
	Covington	1	5
	DeSoto	13	40
	Forrest	2	12
	Franklin	0	1
	George	0	5
	Greene	1	2
	Grenada	0	0
	Hancock	5	26
	Harrison	10	78
	Hinds	28	186
	Holmes	0	2
	Humphreys	1	3
	Issaquena	0	0
	Itawamba	0	1
	Jackson	9	39
	Jasper	0	1
	Jefferson	0	1
	Jefferson Davis	0	2
	Jones	2	2
	Kemper	0	2

Mississippi

HFA Performance Data Reporting- Borrower Characteristics

	QTD	Cumulative
Lafayette	1	1
Lamar	3	8
Lauderdale	1	9
Lawrence	0	1
Leake	0	3
Lee	4	20
Leflore	2	14
Lincoln	0	0
Lowndes	4	13
Madison	5	31
Marion	0	2
Marshall	3	12
Monroe	2	4
Montgomery	0	0
Neshoba	0	1
Newton	0	2
Noxubee	1	1
Oktibbeha	2	2
Panola	0	4
Pearl River	3	13
Perry	0	1
Pike	1	3
Pontotoc	0	3
Prentiss	0	0
Quitman	2	2
Rankin	4	38
Scott	0	1
Sharkey	0	0
Simpson	3	5
Smith	0	0
Stone	0	4
Sunflower	1	4
Tallahatchie	0	0
Tate	0	3
Tippah	0	2
Tishomingo	0	1
Tunica	0	0
Union	0	3
Walthall	1	3
Warren	4	19
Washington	3	8
Wayne	0	0
Webster	0	0
Wilkinson	1	1
Winston	0	0
Yalobusha	1	1
Yazoo	1	1

Mississippi

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
Race			
American Indian or Alaskan Native		0	2
Asian		1	3
Black or African American		79	445
Native Hawaiian or other Pacific Islander		0	3
White		48	221
Information not provided by borrower		2	13
Ethnicity			
Hispanic or Latino		0	4
Not Hispanic or Latino		130	683
Information not provided by borrower		0	0
Sex			
Male		39	236
Female		91	451
Information not provided by borrower		0	0
<i>Co-Borrower</i>			
Race			
American Indian or Alaskan Native		0	1
Asian		0	1
Black or African American		11	63
Native Hawaiian or other Pacific Islander		0	1
White		12	56
Information not provided by borrower		0	5
Ethnicity			
Hispanic or Latino		0	3
Not Hispanic or Latino		23	124
Information not provided by borrower		0	0
Sex			
Male		11	44
Female		12	83
Information not provided by borrower		0	0
Hardship			
Unemployment		91	522
Underemployment		39	165
Divorce		0	0
Medical Condition		0	0
Death		0	0
Other		0	0
Current Loan to Value Ratio (LTV)			
<100%		51.54%	54.88%
100%-109%		13.08%	10.77%
110%-120%		11.54%	9.90%
>120%		23.85%	24.45%
Current Combined Loan to Value Ratio (CLTV)			
<100%		51.54%	54.73%
100%-119%		24.62%	20.82%
120%-139%		10.77%	13.97%
140%-159%		9.23%	4.95%
>=160%		3.85%	5.53%
Delinquency Status (%)			
Current		24.62%	18.63%
30+		13.08%	11.50%
60+		13.85%	14.56%
90+		48.46%	55.31%

Mississippi

HFA Performance Data Reporting- Borrower Characteristics

		QTD	Cumulative
Household Size			
1		31	156
2		36	187
3		21	151
4		23	107
5+		19	86

* Batch 1102 (req 111) entered with a payment date of June 29, 2012 vs the actual disbursement date of July 6, 2012 reflects the \$10,831.61 difference from the Inception to Date per Last Report.

Mississippi			
HFA Performance Data Reporting- Program Performance			
Home Saver Program			
		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
Number of Borrowers Receiving Assistance		130	687
% of Total Number of Applications		25.24%	42.70%
<i>Denied</i>			
Number of Borrowers Denied		69	565
% of Total Number of Applications		13.40%	35.11%
<i>Withdrawn</i>			
Number of Borrowers Withdrawn		39	80
% of Total Number of Applications		7.57%	4.97%
<i>In Process</i>			
Number of Borrowers In Process		277	N/A
% of Total Number of Applications		53.79%	N/A
<i>Total</i>			
Total Number of Borrowers Applied		515	1609
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		\$712.08	\$729.50
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		\$77,644.53	\$78,899.28
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	6
Median Assistance Amount		\$2,292.00	\$8,519.80
Assistance Characteristics			
Assistance Provided to Date*		\$1,808,485.32	\$6,739,774.08
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		123	113
<i>Current</i>			
Number		32	128
%		24.62%	18.63%
<i>Delinquent (30+)</i>			
Number		17	79
%		13.08%	11.50%
<i>Delinquent (60+)</i>			
Number		18	100
%		13.85%	14.56%
<i>Delinquent (90+)</i>			
Number		63	380
%		48.46%	55.31%

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)	33	65
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	10	24
	%	30.30%	36.92%
<i>Reinstatement/Current/Payoff</i>			
	Number	0	1
	%	0.00%	1.54%
<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	23	40
	%	69.70%	61.54%
Homeownership Retention²			
	Six Months Number	N/A	398
	Six Months %	N/A	100.00%
	Twelve Months Number**	N/A	75
	Twelve Months %	N/A	100.00%
	Twenty-four Months Number	N/A	0
	Twenty-four Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes second mortgage settlement

2. Borrower still owns home

* Batch 1102 (req 111) entered with a payment date of June 29, 2012 vs the actual disbursement date of July 6, 2012 reflects the \$10,831.61 difference from the Inception to Date per Last Report.

** The Counselor Direct application calculates retention in the following way according to the "MS Treasury Validation Guide.pdf", produced by Counselor Direct: "Home Retention - This is a calculation that takes everyone with a Payment Made Date (Column DP) greater than 6, 12, or 24 months and subtracts out those that have Closeout Reasons tied to Deed-in-Lieu, Short Sale or Foreclosure." When Mississippi filed the 2011 Q3 report, we noted we were having problems with getting consistent and accurate reports from the Counselor Direct application. The number of loans reported on the 2011 Q3 report (53) was incorrect. The correct number at the end of that quarter was 75, the figure reported on the current quarterly report. As of the 2012Q3 report, Mississippi had no loans that experienced Deed-in-Lieu, Short Sale, or Foreclosure.

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 decided on 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 HFA 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/Service 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/Service Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Median Lender/Service 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.
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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)