



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: January 2017

New Jersey			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	94	6250
3	Number of Unique Borrowers Denied Assistance	257	8022
4	Number of Unique Borrowers Withdrawn from Program	24	170
5	Number of Unique Borrowers in Process	873	N/A
6	Total Number of Unique Borrower Applicants	N/A	15315
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$3,001,028	\$242,955,921
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,056,089	\$26,974,970
10	Borrower Income (\$)		
11	Above \$90,000	N/A	N/A
12	\$70,000- \$89,000	N/A	N/A
13	\$50,000- \$69,000	N/A	N/A
14	Below \$50,000	N/A	N/A
15	Borrower Income as Percent of Area Median Income (AMI)		
16	Above 120%	N/A	N/A
17	110%- 119%	N/A	N/A
18	100%- 109%	N/A	N/A
19	90%- 99%	N/A	N/A
20	80%- 89%	N/A	N/A
21	Below 80%	N/A	N/A
22	Geographic Breakdown (by county)		
23	Atlantic	7	535
24	Bergen	3	376
25	Burlington	14	595
26	Camden	5	658
27	Cape May	1	98
28	Cumberland	4	182
29	Essex	8	376
30	Gloucester	2	384
31	Hudson	2	112
32	Hunterdon	1	40
33	Mercer	5	224
34	Middlesex	5	542
35	Monmouth	11	439
36	Morris	6	172
37	Ocean	3	431
38	Passaic	4	240
39	Salem	1	67
40	Somerset	1	162
41	Sussex	3	211
42	Union	7	302
43	Warren	1	104
44	Home Mortgage Disclosure Act (HMDA)		
45	<i>Borrower</i>		
46	Race		
47	American Indian or Alaskan Native	0	25
48	Asian	3	219
49	Black or African American	17	1594
50	Native Hawaiian or other Pacific Islander	0	10
51	White	53	3737
52	Information not provided by borrower	21	665
53	Ethnicity		
54	Hispanic or Latino	10	800
55	Not Hispanic or Latino	63	5429
56	Information not provided by borrower	21	21
57	Sex		
58	Male	48	3175
59	Female	25	3054
60	Information not provided by borrower	21	21
61	<i>Co-Borrower</i>		
62	Race		
63	American Indian or Alaskan Native	0	15
64	Asian	2	120
65	Black or African American	5	494
66	Native Hawaiian or other Pacific Islander	0	9
67	White	28	1791
68	Information not provided by borrower	10	312
69	Ethnicity		
70	Hispanic or Latino	7	400
71	Not Hispanic or Latino	28	2328
72	Information not provided by borrower	10	13
73	Sex		
74	Male	6	947
75	Female	29	1781
76	Information not provided by borrower	10	13
77	Hardship		
78	Unemployment	N/A	N/A
79	Underemployment	N/A	N/A
80	Divorce	N/A	N/A
81	Medical Condition	N/A	N/A
82	Death	N/A	N/A
83	Other	N/A	N/A
84	Current Loan to Value Ratio (LTV)		
85	<100%	N/A	N/A
86	100%-109%	N/A	N/A
87	110%-120%	N/A	N/A
88	>120%	N/A	N/A
89	Current Combined Loan to Value Ratio (CLTV)		
90	<100%	N/A	N/A
91	100%-119%	N/A	N/A
92	120%-139%	N/A	N/A
93	140%-159%	N/A	N/A
94	>=160%	N/A	N/A
95	Delinquency Status (%)		
96	Current	N/A	N/A
97	30+	N/A	N/A
98	60+	N/A	N/A
99	90+	N/A	N/A
100	Household Size		
101	1	N/A	N/A
102	2	N/A	N/A
103	3	N/A	N/A
104	4	N/A	N/A
105	5+	N/A	N/A

Line 1 - Since applications marked as approved, denied, or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.

Line 51 - There was an error on the Q32016 QPR showing 3685, but it did not sum to the correct total of approved. This was corrected in Q42016

New Jersey			
HFA Performance Data Reporting- Program Performance			
HomeKeeper Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	6005
4	% of Total Number of Applications	N/A	45.86%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	6952
7	% of Total Number of Applications	N/A	53.10%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	136
10	% of Total Number of Applications	N/A	1.04%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	13093
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	N/A	1662
20	Median 1st Lien Housing Payment After Assistance	N/A	0
21	Median 2nd Lien Housing Payment Before Assistance	N/A	272
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	186013
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	34501
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	0
28	Median Length of Time Borrower Receives Assistance	N/A	19
29	Median Assistance Amount	N/A	43072
30	Assistance Characteristics		
31	Assistance Provided to Date	177,386	\$230,706,171
32	Total Lender/Service Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Service Match (%)	N/A	N/A
34	Median Lender/Service Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	188
37	<i>Current</i>		
38	Number	N/A	1633
39	%	N/A	27.19%
40	<i>Delinquent (30+)</i>		
41	Number	N/A	503
42	%	N/A	8.38%
43	<i>Delinquent (60+)</i>		
44	Number	N/A	428
45	%	N/A	7.13%
46	<i>Delinquent (90+)</i>		
47	Number	N/A	3441
48	%	N/A	57.30%
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	37	6005
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	0	13
67	%	0.00%	0.21%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	40
70	%	0.00%	0.67%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	16	3218
73	%	43.24%	53.59%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0	0
77	<i>Deed in Lieu</i>		
78	Number	0	0
79	%	0	0
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	21	2734
82	%	56.76%	45.53%
83	Homeownership Retention		
84	Six Months Number	N/A	6003
85	Six Months %	N/A	99.98
86	Twelve Months Number	N/A	6003
87	Twelve Months %	N/A	99.98
88	Twenty-four Months Number	N/A	5966
89	Twenty-four Months %	N/A	99.98
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0

Lines 50-91: Quarter over quarter variance due to HomeSaver application processing and removing from close-out status.

Line 36: Median application processing times may be affected by applicants reapplying for assistance.

New Jersey			
HFA Performance Data Reporting- Program Performance			
HomeKeeper Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	43	43
4	% of Total Number of Applications	N/A	5.64%
5	<i>Denied</i>		
6	Number of Borrowers Denied	119	119
7	% of Total Number of Applications	N/A	15.60%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	19	19
10	% of Total Number of Applications	N/A	2.49%
11	<i>In Process</i>		
12	Number of Borrowers In Process	582	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	763
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1534	1534
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	N/A	N/A
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	12
29	Median Assistance Amount	10393	10393
30	Assistance Characteristics		
31	Assistance Provided to Date	\$650,748	\$650,748
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	7	7
39	%	16.27%	16.27%
40	<i>Delinquent (30+)</i>		
41	Number	3	3
42	%	6.98%	6.98%
43	<i>Delinquent (60+)</i>		
44	Number	3	3
45	%	6.98%	6.98%
46	<i>Delinquent (90+)</i>		
47	Number	30	30
48	%	69.77%	69.77%
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	25.00%	25.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	25.00%	25.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	25.00%	25.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	25.00%	25.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	N/A	N/A
67	%	N/A	N/A
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	0	0
82	%	0.00%	0.00%
83	Homeownership Retention		
84	Six Months Number	N/A	0
85	Six Months %	N/A	0
86	Twelve Months Number	N/A	0
87	Twelve Months %	N/A	0
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	0

New Jersey			
HFA Performance Data Reporting- Program Performance			
Home Saver Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	51	266
4	% of Total Number of Applications	N/A	12.13%
5	<i>Denied</i>		
6	Number of Borrowers Denied	144	1060
7	% of Total Number of Applications	N/A	48.34%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	19	29
10	% of Total Number of Applications	N/A	1.32%
11	<i>In Process</i>		
12	Number of Borrowers In Process	838	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	2193
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	1531	1629
20	Median 1st Lien Housing Payment After Assistance	1510	1587
21	Median 2nd Lien Housing Payment Before Assistance	0	0
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	197813	196417
24	Median 1st Lien UPB After Program Entry	0	0
25	Median 2nd Lien UPB Before Program Entry	0	0
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	0	0
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	50000	50000
30	Assistance Characteristics		
31	Assistance Provided to Date	\$2,172,894	\$11,599,002
32	Total Lender/Servicer Assistance Amount	N/A	N/A
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	Other Characteristics		
36	Median Length of Time from Initial Request to Assistance Granted	N/A	N/A
37	<i>Current</i>		
38	Number	5	52
39	%	9.80%	19.55%
40	<i>Delinquent (30+)</i>		
41	Number	2	21
42	%	3.92%	7.89%
43	<i>Delinquent (60+)</i>		
44	Number	1	7
45	%	1.96%	2.63%
46	<i>Delinquent (90+)</i>		
47	Number	43	186
48	%	84.32%	69.93%
49	Program Outcomes		
50	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	84	213
51	Alternative Outcomes		
52	<i>Foreclosure Sale</i>		
53	Number	0	0
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	0	0
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	0	0
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	0	0
63	%	0.00%	0.00%
64	Program Completion/ Transition		
65	<i>Loan Modification Program</i>		
66	Number	84	213
67	%	100.00%	100.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	N/A	N/A
73	%	N/A	N/A
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	N/A	N/A
82	%	N/A	N/A
83	Homeownership Retention		
84	Six Months Number	N/A	156
85	Six Months %	N/A	100%
86	Twelve Months Number	N/A	15
87	Twelve Months %	N/A	100%
88	Twenty-four Months Number	N/A	0
89	Twenty-four Months %	N/A	0%
90	Unreachable Number	N/A	0
91	Unreachable %	N/A	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 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 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 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).
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 of the first mortgage 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 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 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 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 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 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 QTD in process).
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 1st Lien Housing Payment Before Assistance		Median first lien housing payment paid by homeowner 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 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 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 after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
Median 1st Lien UPB Before Program Entry		Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry		Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry		Median second lien unpaid principal balance prior to receiving assistance.
Median 2nd Lien UPB After Program Entry		Median second lien unpaid principal balance after receiving assistance.
Median Principal Forgiveness		Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
Median Length of Time Borrower Receives Assistance		Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance 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 (\$) disbursed to the lender/servicer on behalf of the borrower.
Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
Total Lender/Servicer Assistance Amount		Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
Borrowers Receiving Lender/Servicer Match (%)		Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
Median Lender/Servicer Assistance per Borrower		Median lender/servicer matching amount (for borrowers receiving match assistance).
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted		Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer). May include borrowers who had previously applied for other HHF programs.
<i>Current</i>		
Number		Number of borrowers current at the time assistance is received.
%		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 assistance is received.
%		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 assistance is received.
%		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 assistance is received.
%		Number of borrowers 90+ days delinquent 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 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 as an alternative outcome of the program.
%		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.
<i>Deed-in-Lieu</i>		
Number		Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an alternative outcome of the program.
%		Number of borrowers who transitioned from their homes via a deed-in-lieu 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 alternative outcome of the program.
%		Number of borrowers who transitioned from their homes via a short sale 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 program (such as the Making Home Affordable Program).
%		Number of borrowers who transitioned into a loan modification program 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 re-employed/appropriately employed borrowers 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 or paying off their mortgage loan.
%		Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>		
Number		Number of borrowers who transitioned out of the program into a short sale <i>as the desired outcome of the program</i> .
%		Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>		
Number		Number of borrowers who transitioned out of the program into a deed-in-lieu <i>as the desired outcome of the program</i> .
%		Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other - Borrower Still Owns Home</i>		
Number		Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%		Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Homeownership Retention		
Six Months		Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%		Number of borrowers assisted by the program who retain ownership at least 6 months after 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 borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%		Number of borrowers assisted by the program who retain ownership at least 12 months after 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 borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%		Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable		Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%		Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.
HFA Performance Data Reporting - Program Notes		
NJ HOMEKEEPER		Program provides monthly mortgage payment assistance for up to 24 months and/or reinstatement assistance with a maximum assistance amount up to \$48,000 on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
NJ HOME SAVER		Provides principal reduction and/or reinstatement assistance to facilitate a refinance, recast, or permanent mortgage modification.