



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: October 2017

New Jersey			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	476	7264
3	Number of Unique Borrowers Denied Assistance	1310	10835
4	Number of Unique Borrowers Withdrawn from Program	111	400
5	Number of Unique Borrowers in Process	N/A	1099
6	Total Number of Unique Borrower Applicants	N/A	19598
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$13,253,909	\$270,076,607
9	Total Spent on Administrative Support, Outreach, and Counseling	\$2,244,124	\$31,524,915
10	Geographic Breakdown (by county)		
11	Atlantic	70	697
12	Bergen	20	418
13	Burlington	34	670
14	Camden	98	808
15	Cape May	9	111
16	Cumberland	7	195
17	Essex	31	452
18	Gloucester	34	438
19	Hudson	7	127
20	Hunterdon	2	45
21	Mercer	28	273
22	Middlesex	19	593
23	Monmouth	31	514
24	Morris	8	198
25	Ocean	16	485
26	Passaic	18	275
27	Salem	3	73
28	Somerset	4	179
29	Sussex	7	225
30	Union	26	366
31	Warren	4	122

New Jersey			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
32	Home Mortgage Disclosure Act (HMDA)		
33	<i>Borrower</i>		
34	Race		
35	American Indian or Alaskan Native	0	28
36	Asian	18	254
37	Black or African American	144	1,895
38	Native Hawaiian or other Pacific Islander	2	15
39	White	277	4,293
40	Information not provided by borrower	35	779
41	Ethnicity		
42	Hispanic or Latino	70	940
43	Not Hispanic or Latino	371	6,189
44	Information not provided by borrower	35	135
45	Sex		
46	Male	213	3,575
47	Female	228	3,554
48	Information not provided by borrower	35	135
49	<i>Co-Borrower</i>		
50	Race		
51	American Indian or Alaskan Native	1	17
52	Asian	9	139
53	Black or African American	32	564
54	Native Hawaiian or other Pacific Islander	0	9
55	White	102	2,011
56	Information not provided by borrower	22	383
57	Ethnicity		
58	Hispanic or Latino	18	447
59	Not Hispanic or Latino	126	2,592
60	Information not provided by borrower	22	84
61	Sex		
62	Male	44	1,045
63	Female	100	1,994
64	Information not provided by borrower	22	84
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.			

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		322	818
4	% of Total Number of Applications		N/A	26.13%
5	<i>Denied</i>			
6	Number of Borrowers Denied		642	1565
7	% of Total Number of Applications		N/A	49.98%
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn		96	193
10	% of Total Number of Applications		N/A	6.16%
11	<i>In Process</i>			
12	Number of Borrowers In Process		N/A	555
13	% of Total Number of Applications		N/A	17.73%
14	<i>Total</i>			
15	Total Number of Borrowers Applied		N/A	3131
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		\$1,635	\$1,597
20	Median 1st Lien Housing Payment After Assistance		\$0	\$0
21	Median Length of Time Borrower Receives Assistance		N/A	3
22	Median Assistance Amount		\$16,116	\$18,573
23	Assistance Characteristics			
24	Assistance Provided to Date		\$7,836,962	\$17,205,706
25	Other Characteristics			
26	<i>Current</i>			
27	Number		59	181
28	%		18.32%	22.13%
29	<i>Delinquent (30+)</i>			
30	Number		32	75
31	%		9.94%	9.17%
32	<i>Delinquent (60+)</i>			
33	Number		39	91
34	%		12.11%	11.12%
35	<i>Delinquent (90+)</i>			
36	Number		192	471
37	%		59.63%	57.58%
38	Borrower Income (\$)			
39	Above \$90,000		9.63%	9.41%
40	\$70,000- \$89,000		7.76%	7.58%
41	\$50,000- \$69,000		12.73%	14.55%
42	Below \$50,000		69.88%	68.46%
43	Hardship			
44	Unemployment		224	597
45	Underemployment		98	221
46	Divorce		0	0
47	Medical Condition		0	0
48	Death		0	0
49	Other		0	0

New Jersey

HFA Performance Data Reporting- Program Performance HomeKeeper Program

		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	108	119
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	0
64	%	0.00%	0.00%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	0
71	%	0.00%	0.00%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	108	119
74	%	100.00%	100.00%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	0
77	%	0.00%	0.00%

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	88	466
4	% of Total Number of Applications	N/A	12.72%
5	<i>Denied</i>		
6	Number of Borrowers Denied	670	2634
7	% of Total Number of Applications	N/A	71.84%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	85	210
10	% of Total Number of Applications	N/A	5.73%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	356
13	% of Total Number of Applications	N/A	9.71%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	3666
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	\$1,559	\$1,536
20	Median 1st Lien Housing Payment After Assistance	\$1,429	\$1,446
21	Median 2nd Lien Housing Payment Before Assistance	\$318	\$228
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$194,645	\$187,592
24	Median 1st Lien UPB After Program Entry	\$158,759	\$157,930
25	Median 2nd Lien UPB Before Program Entry	\$31,160	\$33,838
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	\$26,497	\$24,835
28	Median Assistance Amount	\$50,000	\$50,000
29	Assistance Characteristics		
30	Assistance Provided to Date	\$4,088,947	\$20,820,730
31	Other Characteristics		
32	<i>Current</i>		
33	Number	13	84
34	%	14.77%	18.03%
35	<i>Delinquent (30+)</i>		
36	Number	4	35
37	%	4.55%	7.51%
38	<i>Delinquent (60+)</i>		
39	Number	8	23
40	%	9.09%	4.94%
41	<i>Delinquent (90+)</i>		
42	Number	63	324
43	%	71.59%	69.52%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	17.05%	21.60%
46	100%-119%	39.77%	37.20%
47	120%-139%	21.59%	22.40%
48	140%-159%	15.91%	11.60%
49	>=160%	5.68%	7.20%
50	Borrower Income (\$)		

New Jersey

HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
51	Above \$90,000	6.82%	6.40%
52	\$70,000- \$89,000	13.64%	14.00%
53	\$50,000- \$69,000	36.36%	32.40%
54	Below \$50,000	43.18%	47.20%
Hardship			
56	Unemployment	44	195
57	Underemployment	31	181
58	Divorce	4	5
59	Medical Condition	6	31
60	Death	2	19
61	Other	1	35
Program Outcomes			
62	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	90	356
Alternative Outcomes			
<i>Foreclosure Sale</i>			
65	Number	0	0
66	%	0.00%	0.00%
<i>Cancelled</i>			
68	Number	0	0
69	%	0.00%	0.00%
<i>Deed in Lieu</i>			
71	Number	0	0
72	%	0.00%	0.00%
<i>Short Sale</i>			
74	Number	0	0
75	%	0.00%	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
78	Number	90	356
79	%	100.00%	100.00%
<i>Reinstatement/Current/Payoff</i>			
81	Number	N/A	N/A
82	%	N/A	N/A
<i>Other - Borrower Still Owns Home</i>			
84	Number	N/A	N/A
85	%	N/A	N/A
86			

Lines 45-49 - Percentage are based on loans funded after 10/1/2016. For the current quarter the percentage is based on 250 loans. Lines 45-49 - When an applicant that received HS applies for HK it may change CLTV totals based on updated information.

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 Length of Time Borrower Receives Assistance	N/A	19
22	Median Assistance Amount	N/A	43072
23	Assistance Characteristics		
24	Assistance Provided to Date	N/A	\$230,706,171
25	Other Characteristics		
26	<i>Current</i>		
27	Number	N/A	1633
28	%	N/A	27.19%
29	<i>Delinquent (30+)</i>		
30	Number	N/A	503
31	%	N/A	8.38%
32	<i>Delinquent (60+)</i>		
33	Number	N/A	428
34	%	N/A	7.13%
35	<i>Delinquent (90+)</i>		
36	Number	N/A	3441
37	%	N/A	57.30%

New Jersey

HFA Performance Data Reporting- Program Performance HomeKeeper Program

		QTD	Cumulative
38	Program Outcomes		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	6005
40	Alternative Outcomes		
41	<i>Foreclosure Sale</i>		
42	Number	N/A	0
43	%	N/A	0.00%
44	<i>Cancelled</i>		
45	Number	N/A	0
46	%	N/A	0.00%
47	<i>Deed in Lieu</i>		
48	Number	N/A	0
49	%	N/A	0.00%
50	<i>Short Sale</i>		
51	Number	N/A	0
52	%	N/A	0.00%
53	Program Completion/ Transition		
54	<i>Loan Modification Program</i>		
55	Number	N/A	13
56	%	N/A	0.21%
57	<i>Re-employed/ Regain Appropriate Employment Level</i>		
58	Number	N/A	40
59	%	N/A	0.67%
60	<i>Reinstatement/Current/Payoff</i>		
61	Number	N/A	3218
62	%	N/A	53.59%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	N/A	2734
65	%	N/A	45.53%

New Jersey

HFA Performance Data Reporting- Program Performance HomeSeeker Down Payment Assistance Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	83	84
4	% of Total Number of Submissions	N/A	84.00%
5	<i>Denied</i>		
6	Number of Borrowers Denied	2	2
7	% of Total Number of Submissions	N/A	2.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	14
13	% of Total Number of Submissions	N/A	14.00%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	100
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	165000	165000
20	Median Credit Score	693	694
21	Median DTI	25%	25%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$1,328,000	\$1,344,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	20.48%	21.43%
27	\$70,000- \$89,000	21.69%	21.43%
28	\$50,000- \$69,000	37.35%	36.90%
29	Below \$50,000	20.48%	20.24%
30	Home Mortgage Disclosure Act (HMDA)		

New Jersey

HFA Performance Data Reporting- Program Performance HomeSeeker Down Payment Assistance Program

		QTD	Cumulative
	Borrower		
	Race		
31	American Indian or Alaskan Native	0	0
32	Asian	2	2
33	Black or African American	13	13
34	Native Hawaiian or other Pacific Islander	0	0
35	White	66	67
36	Information not provided by borrower	2	2
37	Ethnicity		
38	Hispanic or Latino	12	12
39	Not Hispanic or Latino	69	70
40	Information not provided by borrower	2	2
41	Sex		
42	Male	46	46
43	Female	35	36
44	Information not provided by borrower	2	2
45	Co-Borrower		
46	Race		
47	American Indian or Alaskan Native	0	0
48	Asian	1	1
49	Black or African American	3	3
50	Native Hawaiian or other Pacific Islander	0	0
51	White	26	26
52	Information not provided by borrower	0	0
53	Ethnicity		
54	Hispanic or Latino	4	4
55	Not Hispanic or Latino	26	26
56	Information not provided by borrower	0	0
57	Sex		
58	Male	9	9
59	Female	21	21
60	Information not provided by borrower	0	0
61	Geographic Breakdown (by Targeted Area)		
62	Atlantic	16	16
63	Camden	50	50
64	Essex	0	0
65	Gloucester	13	14
66	Passaic	1	1
67	Union	3	3
68			
69			

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.
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Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
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.
<i>Co-Borrower</i>	
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>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
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Assistance Characteristics

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

<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.

	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
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
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
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
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>	
	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 program (such as the Making Home Affordable Program).

%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Re-employed/ Regain Appropriate Employment Level	
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.
Reinstatement/Current/Payoff	
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.
Other	
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 Principal Reduction 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 after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative Outcomes

Deed-in-Lieu	
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.
Short Sale	
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

Loan Modification Program	
Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Reinstatement/Current/Payoff	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Other	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	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 UPB/Lien Extinguishment 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 after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
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, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

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 received a modification of their mortgage loan.
%	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 paying off their mortgage loan.
%	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 Transition Assistance Programs:

Program Completion/ Transition

<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended 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>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	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 May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

Program Characteristics

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

Geographic Breakdown (by City/County)

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
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HFA Performance Data Reporting - Program Performance

The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation

Funded	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
Denied	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA.
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
Withdrawn	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
In Process	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
Total	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
Program Characteristics	
Loan Characteristics at Origination	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
Assistance Characteristics	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
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.
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.
Geographic Breakdown (by County)	
All Categories	Number of aggregate borrowers assisted in each county listed.
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.
NJ HomeSeeker Down Payment Assistance (DPA) Program	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.