



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: August 2018

New Jersey			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	200	9055
3	Number of Unique Borrowers Denied Assistance	289	13263
4	Number of Unique Borrowers Withdrawn from Program	14	607
5	Number of Unique Borrowers in Process	N/A	769
6	Total Number of Unique Borrower Applicants	N/A	23694
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$9,151,822	\$319,868,760
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,010,766	\$36,163,652
10	Geographic Breakdown (by county)		
11	Atlantic	20	976
12	Bergen	8	466
13	Burlington	18	772
14	Camden	44	1244
15	Cape May	2	122
16	Cumberland	4	225
17	Essex	11	551
18	Gloucester	20	690
19	Hudson	4	157
20	Hunterdon	1	54
21	Mercer	7	314
22	Middlesex	12	665
23	Monmouth	10	587
24	Morris	6	239
25	Ocean	9	534
26	Passaic	5	319
27	Salem	3	85
28	Somerset	5	206
29	Sussex	2	251
30	Union	7	455
31	Warren	2	143
32	Home Mortgage Disclosure Act (HMDA)		
33	Borrower		
34	Race		
35	American Indian or Alaskan Native	3	38
36	Asian	6	292
37	Black or African American	52	2,325
38	Native Hawaiian or other Pacific Islander	0	24
39	White	96	5,388
40	Information not provided by borrower	43	988
41	Ethnicity		
42	Hispanic or Latino	22	1,179
43	Not Hispanic or Latino	135	7,532
44	Information not provided by borrower	43	344
45	Sex		
46	Male	70	4,397
47	Female	87	4,314
48	Information not provided by borrower	43	344
49	Co-Borrower		
50	Race		
51	American Indian or Alaskan Native	0	20
52	Asian	2	161
53	Black or African American	8	660
54	Native Hawaiian or other Pacific Islander	1	11
55	White	47	2,437
56	Information not provided by borrower	15	468
57	Ethnicity		
58	Hispanic or Latino	11	535
59	Not Hispanic or Latino	47	3,053
60	Information not provided by borrower	15	169
61	Sex		
62	Male	22	1,213
63	Female	35	2,374
64	Information not provided by borrower	15	169

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
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	123	1,636
	% of Total Number of Applications	N/A	36.23%
<i>Denied</i>			
	Number of Borrowers Denied	18	2,582
	% of Total Number of Applications	N/A	57.19%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	3	291
	% of Total Number of Applications	N/A	6.45%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	6
	% of Total Number of Applications	N/A	0.13%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	4,515
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	\$1,719	\$1,640
	Median 1st Lien Housing Payment After Assistance	\$0	\$0
	Median Length of Time Borrower Receives Assistance	N/A	6
	Median Assistance Amount	\$20,143	\$26,275
Assistance Characteristics			
	Assistance Provided to Date	\$7,297,841	\$45,046,610
Other Characteristics			
<i>Current</i>			
	Number	22	311
	%	17.89%	19.01%
<i>Delinquent (30+)</i>			
	Number	7	152
	%	5.69%	9.29%
<i>Delinquent (60+)</i>			
	Number	14	205
	%	11.38%	12.53%
<i>Delinquent (90+)</i>			
	Number	80	968
	%	65.04%	59.17%
Borrower Income (\$)			
	Above \$90,000	11.38%	10.64%
	\$70,000- \$89,000	13.01%	8.86%
	\$50,000- \$69,000	17.07%	14.91%
	Below \$50,000	58.54%	65.59%
Hardship			
	Unemployment	102	1,237
	Underemployment	21	399
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	0	0

50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	379	730
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	379	730
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	30	675
4	% of Total Number of Applications	N/A	13.30%
5	<i>Denied</i>		
6	Number of Borrowers Denied	271	4014
7	% of Total Number of Applications	N/A	79.10%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	11	370
10	% of Total Number of Applications	N/A	7.29%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	18
13	% of Total Number of Applications	N/A	0.31%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	5077
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	\$1,810	\$1,557
20	Median 1st Lien Housing Payment After Assistance	\$1,602	\$1,463
21	Median 2nd Lien Housing Payment Before Assistance	\$158	\$244
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$217,094	\$193,089
24	Median 1st Lien UPB After Program Entry	\$190,785	\$160,840
25	Median 2nd Lien UPB Before Program Entry	\$68,706	\$37,304
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	\$31,816	\$28,598
28	Median Assistance Amount	\$50,000	\$50,000
29	Assistance Characteristics		
30	Assistance Provided to Date	\$1,297,981	\$30,375,979
31	Other Characteristics		
32	<i>Current</i>		
33	Number	3	102
34	%	10.00%	15.11%
35	<i>Delinquent (30+)</i>		
36	Number	1	50
37	%	3.33%	7.41%
38	<i>Delinquent (60+)</i>		
39	Number	0	41
40	%	0.00%	6.10%
41	<i>Delinquent (90+)</i>		
42	Number	26	482
43	%	86.67%	71.38%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	16.67%	21.35%
46	100%-119%	23.33%	33.33%
47	120%-139%	33.34%	23.09%
48	140%-159%	13.33%	12.64%
49	>=160%	13.33%	9.59%

50	Borrower Income (\$)		
51	Above \$90,000	6.67%	6.32%
52	\$70,000- \$89,000	10.00%	14.81%
53	\$50,000- \$69,000	36.66%	32.90%
54	Below \$50,000	46.67%	45.97%
55	Hardship		
56	Unemployment	22	340
57	Underemployment	3	215
58	Divorce	2	9
59	Medical Condition	2	40
60	Death	0	24
61	Other	1	47
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	57	583
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	57	583
80	%	100.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

Lines 45-49 - Percentage are based on loans funded after 10/1/2016. For the current quarter the percentage is based on 429 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	986876100.00%
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%
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	52	876
4	% of Total Number of Submissions	N/A	53.97%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	2
7	% of Total Number of Submissions	N/A	0.00%
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	745
13	% of Total Number of Submissions	N/A	46.03%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	1623
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	\$162,000	\$165,000
20	Median Credit Score	678	687
21	Median DTI	27.17%	27.15%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$556,000	\$13,740,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	27.45%	18.95%
27	\$70,000- \$89,000	19.61%	19.75%
28	\$50,000- \$69,000	39.22%	35.73%
29	Below \$50,000	13.73%	25.57%
30	Home Mortgage Disclosure Act (HMDA)		
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	0	2
34	Asian	2	19
35	Black or African American	6	135
36	Native Hawaiian or other Pacific Islander	0	1
37	White	30	657
38	Information not provided by borrower	14	62
39	Ethnicity		
40	Hispanic or Latino	6	119
41	Not Hispanic or Latino	32	695
42	Information not provided by borrower	14	62
43	Sex		
44	Male	25	501
45	Female	13	313
46	Information not provided by borrower	14	62

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Co-Borrower		
Race		
American Indian or Alaskan Native	0	1
Asian	1	9
Black or African American	0	28
Native Hawaiian or other Pacific Islander	0	0
White	14	217
Information not provided by borrower	3	15
Ethnicity		
Hispanic or Latino	3	36
Not Hispanic or Latino	12	221
Information not provided by borrower	3	15
Sex		
Male	5	72
Female	9	184
Information not provided by borrower	3	15
Geographic Breakdown (by Targeted Area)		
Atlantic	4	213
Burlington	9	9
Camden	28	377
Essex	0	32
Gloucester	8	192
Mercer	2	2
Passaic	0	12
Union	1	39

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)

Borrower

Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

Co-Borrower

Race	
All Categories	All totals for the aggregate number of borrowers assisted.
Ethnicity	
All Categories	All totals for the aggregate number of borrowers assisted.
Sex	
All Categories	All totals for the aggregate number of borrowers assisted.

HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:

Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (<i>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.
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	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance
HFA Performance Data Reporting - Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:		
Program Characteristics (For All Approved Applicants)		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for mortgage
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.
	<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 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 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 HFA 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 HFA 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 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.
<i>Reinstatement/Current/Payoff</i>		
	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.
<i>Other</i>		
	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.
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		
<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.
HFA Performance Data Reporting - Program Performance		
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs		
Program Intake/Evaluation		
<i>Funded</i>		
	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.
<i>Denied</i>		
	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.
<i>Withdrawn</i>		
	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.
<i>In Process</i>		
	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.
<i>Total</i>		

	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		
<i>Loan Characteristics at Origination</i>		
	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).
<i>Assistance Characteristics</i>		
	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)		
<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.
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.