



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	274	11096
3	Number of Unique Borrowers Denied Assistance	2	14421
4	Number of Unique Borrowers Withdrawn from Program	0	646
5	Number of Unique Borrowers in Process	N/A	13
6	Total Number of Unique Borrower Applicants	N/A	26176
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$2,738,823	\$355,608,029
9	Total Spent on Administrative Support, Outreach, and Counseling	\$404,988	\$39,975,942
10	Geographic Breakdown (by county)		
11	Atlantic	36	1269
12	Bergen	0	467
13	Burlington	52	1167
14	Camden	99	1901
15	Cape May	0	124
16	Cumberland	0	234
17	Essex	8	616
18	Gloucester	56	1061
19	Hudson	0	162
20	Hunterdon	0	54
21	Mercer	17	445
22	Middlesex	0	677
23	Monmouth	0	597
24	Morris	0	243
25	Ocean	0	552
26	Passaic	1	335
27	Salem	0	87
28	Somerset	0	210
29	Sussex	0	257
30	Union	5	491
31	Warren	0	147

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 41
36	Asian	0 307
37	Black or African American	63 2,708
38	Native Hawaiian or other Pacific Islander	1 29
39	White	158 6,577
40	Information not provided by borrower	52 1,434
41	Ethnicity	
42	Hispanic or Latino	39 1,403
43	Not Hispanic or Latino	183 8,903
44	Information not provided by borrower	52 790
45	Sex	
46	Male	111 5,241
47	Female	111 5,065
48	Information not provided by borrower	52 790
49	<i>Co-Borrower</i>	
50	Race	
51	American Indian or Alaskan Native	0 21
52	Asian	1 173
53	Black or African American	23 755
54	Native Hawaiian or other Pacific Islander	1 13
55	White	42 2,826
56	Information not provided by borrower	8 599
57	Ethnicity	
58	Hispanic or Latino	10 618
59	Not Hispanic or Latino	57 3,469
60	Information not provided by borrower	8 300
61	Sex	
62	Male	28 1,391
63	Female	39 2,696
64	Information not provided by borrower	8 300
Line 8 - HomeKeeper had a servicer refund of \$1,177 in Q4, which is reflected in the QTD and Program totals above.		

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	0	1,639
4	% of Total Number of Applications	N/A	36.25%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	2,584
7	% of Total Number of Applications	N/A	57.16%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	298
10	% of Total Number of Applications	N/A	6.55%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	4,521
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	\$0	\$1,641
20	Median 1st Lien Housing Payment After Assistance	\$0	\$0
21	Median Length of Time Borrower Receives Assistance	N/A	10
22	Median Assistance Amount	\$0	\$32,864
23	Assistance Characteristics		
24	Assistance Provided to Date	\$0	\$52,185,547
25	Other Characteristics		
26	<i>Current</i>		
27	Number	0	312
28	%	0.00%	19.04%
29	<i>Delinquent (30+)</i>		
30	Number	0	152
31	%	0.00%	9.27%
32	<i>Delinquent (60+)</i>		
33	Number	0	206
34	%	0.00%	12.57%
35	<i>Delinquent (90+)</i>		
36	Number	0	969
37	%	0.00%	59.12%
38	Borrower Income (\$)		
39	Above \$90,000	0.00%	10.68%
40	\$70,000- \$89,000	0.00%	8.91%
41	\$50,000- \$69,000	0.00%	14.89%
42	Below \$50,000	0.00%	65.52%
43	Hardship		
44	Unemployment	0	1,239
45	Underemployment	0	400
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)	0	1639
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	0	1,639
74	%	100.00%	100.00%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	0
77	%	0.00%	0.00%

Line 8 - HomeKeeper had a servicer refund of \$1,177 in Q4, which is reflected in the QTD and Program totals above.

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	0	897
4	% of Total Number of Applications	N/A	13.91%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	5145
7	% of Total Number of Applications	N/A	79.89%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	398
10	% of Total Number of Applications	N/A	6.18%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	6440
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	\$0	\$1,561
20	Median 1st Lien Housing Payment After Assistance	\$0	\$1,452
21	Median 2nd Lien Housing Payment Before Assistance	\$0	\$222
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$0	\$190,532
24	Median 1st Lien UPB After Program Entry	\$0	\$159,124
25	Median 2nd Lien UPB Before Program Entry	\$0	\$33,252
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	\$0	\$28,968
28	Median Assistance Amount	\$0	\$50,000
29	Assistance Characteristics		
30	Assistance Provided to Date	\$0	\$40,756,311
31			
32	<i>Current</i>		
33	Number	0	124
34	%	0.00%	13.84%
35	<i>Delinquent (30+)</i>		
36	Number	0	62
37	%	0.00%	6.92%
38	<i>Delinquent (60+)</i>		
39	Number	0	65
40	%	0.00%	7.25%
41	<i>Delinquent (90+)</i>		
42	Number	0	646
43	%	0.00%	71.99%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	0.00%	21.62%
46	100%-119%	0.00%	34.71%
47	120%-139%	0.00%	23.09%
48	140%-159%	0.00%	11.32%
49	>=160%	0.00%	9.26%
50	Borrower Income (\$)		

New Jersey			
HFA Performance Data Reporting- Program Performance			
Home Saver Program			
		QTD	Cumulative
51	Above \$90,000	0.00%	6.62%
52	\$70,000- \$89,000	0.00%	13.38%
53	\$50,000- \$69,000	0.00%	32.21%
54	Below \$50,000	0.00%	47.79%
55	Hardship		
56	Unemployment	0	447
57	Underemployment	0	245
58	Divorce	0	16
59	Medical Condition	0	51
60	Death	0	37
61	Other	0	101
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	897
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	1	897
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

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
Program Intake/Evaluation		
<i>Funded</i>		
Number of Borrowers Receiving Assistance	274	2699
% of Total Number of Submissions	N/A	99.30%
<i>Denied</i>		
Number of Borrowers Denied	2	6
% of Total Number of Submissions	N/A	0.22%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	0	0
% of Total Number of Submissions	N/A	0.00%
<i>In Process</i>		
Number of Borrowers In Process	N/A	13
% of Total Number of Submissions	N/A	0.48%
<i>Total</i>		
Total Number of Borrowers Submitted for Assistance	N/A	2718
Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
Program Characteristics		
Loan Characteristics at Origination		
Median Purchase Price	\$159,823	\$160,000
Median Credit Score	675	683
Median DTI	26.42%	27.00%
Assistance Characteristics		
Assistance Provided to Date	\$2,740,000	\$31,960,000
Borrower Characteristics		
Borrower Income (\$)		
Above \$90,000	20.80%	19.60%
\$70,000- \$89,000	29.20%	25.23%
\$50,000- \$69,000	29.56%	34.05%
Below \$50,000	20.44%	21.12%
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	4
32	Asian	0	31
33	Black or African American	63	442
34	Native Hawaiian or other Pacific Islander	1	6
35	White	158	1755
36	Information not provided by borrower	52	461
37			
38	Ethnicity		
39	Hispanic or Latino	39	326
40	Not Hispanic or Latino	183	1912
41	Information not provided by borrower	52	461
42			
43	Sex		
44	Male	111	1270
45	Female	111	968
46	Information not provided by borrower	52	461
47			
48	Co-Borrower		
49	Race		
50	American Indian or Alaskan Native	0	2
51	Asian	1	19
52	Black or African American	23	107
53	Native Hawaiian or other Pacific Islander	1	2
54	White	42	569
55	Information not provided by borrower	8	132
56			
57	Ethnicity		
58	Hispanic or Latino	10	112
59	Not Hispanic or Latino	58	589
60	Information not provided by borrower	8	132
61			
62	Sex		
63	Male	28	227
64	Female	41	476
65	Information not provided by borrower	8	132
66			
67	Geographic Breakdown (by Targeted Area)		
68	Atlantic	36	482
69	Burlington	52	382
70	Camden	99	995
71	Essex	8	78
	Gloucester	56	554
	Mercer	17	121
	Passaic	1	23
	Union	5	64