

United States Department of the Treasury

HAF Annual Report

Submitted by Katone Glover

New Jersey - HAF AR 2022

Participant Information:

Entity Name	New Jersey
Type of Recipient	State/DC
UEID	NFGKVVF89Q55
TIN	216000928
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FAIN#	HAF0019
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City	Trenton
State	New Jersey
Zip	08625-0800

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/15/2022 4:30 PM
Submitted by	Katone Glover, kglover@njhmfa.gov
Certified by	Katone Glover

Point of Contact List:

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Name	Title	Email	Roles
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Name	Title	Email	Roles
James Abrams	New Jersey Housing and Mortgage Finance Agency	jabrams@njhmfa.gov	HAF - Authorized Representative

Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
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2. Please quantify the total amount of funds spent on outreach.	\$13,268.37
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3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Fair Share Housing Center	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Services of New Jersey	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Local Initiatives Support Corporation	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
New Jersey Institute for Social Justice	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Housing and Community Development Network of New Jersey	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
New Jersey Citizen Action	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
New Jersey Organizing Project	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Services of New Jersey	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Performance Goals:

Title	Program Design Element	Status	New	Continue
Mortgage Reinstatement Assistance within 24 Months	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Prevent Displacement	Payment Assistance for Delinquent Property Taxes	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Housing Counseling Services	Other measures to prevent homeowner displacement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mortgage Payment Assistance	Mortgage Payment Assistance	Goal Met	<input type="checkbox"/>	<input type="checkbox"/>
AMI / SDI	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Methods for Targeting:

	<p>The numerous webinars that were conducted by NJHMFA staff for faith-based organizations and legislative outreach (Urban Mayors and Black Legislative Caucus) have been an effective approach to reach our anticipated targeted areas. Almost 23% of applicants are from these target areas, despite only 15% of the state population being in these areas. Continuing to follow our target plan and future marketing efforts will ensure that target populations submit applications and gain</p>
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access to
ERMA and

1. Please provide an update on your targeting plan including challenges, successes, etc.

	other available assistance.
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2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?	Yes
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Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
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1. Monthly / periodic meetings hosted by U.S. Treasury, NCSHA, MBA and Housing Policy Council with HAF states, various Agencies and other mortgage stakeholders provide a forum to coordinate efforts, brainstorm and discuss issues and best practices.

2. Webinars conducted by FHA dealing with loss mitigation and other topics affecting HAF program operations. Coordination with other HFAs.

3. Coordinated discussions with other HFAs to compare efficiencies, issues and other best practices.

If so, please provide best practices and information on coordination efforts.

2. Have you coordinated with servicers?

Yes

1. Monthly / periodic meetings hosted by U.S. Treasury, NCSHA, and Housing Policy Council with HAF states and servicers provide a forum to coordinate efforts, brainstorm and discuss issues and best practices.

2. The common data file work group allows HAF states and servicers to meet regarding the secure exchange of applicant information.

3. Monthly aging reports sent to servicers provide updates on outstanding record requests.

4. Periodic discussions with servicers on an individual basis to facilitate communication and solve

If so, please provide best practices and information on coordination efforts.

more specific issues and escalations.
5. Coordinated efforts with the CFPB and the Federal Reserve Bank have proven to be effective tools when dealing with

	persistent servicer issues.
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Certification:

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?	No
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2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	
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