



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**

<b>New Jersey</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	310	11659
3	Number of Unique Borrowers Denied Assistance	2	14424
4	Number of Unique Borrowers Withdrawn from Program	0	646
5	Number of Unique Borrowers in Process	N/A	112
6	Total Number of Unique Borrower Applicants	N/A	26841
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$3,080,000	\$361,218,029
9	Total Spent on Administrative Support, Outreach, and Counseling	\$173,289	\$40,379,398
10	<b>Geographic Breakdown (by county)</b>		
11	Atlantic	52	1369
12	Bergen	0	467
13	Burlington	66	1282
14	Camden	96	2092
15	Cape May	0	124
16	Cumberland	0	234
17	Essex	4	621
18	Gloucester	64	1168
19	Hudson	0	162
20	Hunterdon	0	54
21	Mercer	23	481
22	Middlesex	0	677
23	Monmouth	0	597
24	Morris	0	243
25	Ocean	0	552
26	Passaic	2	339
27	Salem	0	87
28	Somerset	0	210
29	Sussex	0	257
30	Union	3	496
31	Warren	0	147

New Jersey			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
32	<b>Home Mortgage Disclosure Act (HMDA)</b>		
33	<i>Borrower</i>		
34	<b>Race</b>		
35	American Indian or Alaskan Native	2	43
36	Asian	3	313
37	Black or African American	63	2,829
38	Native Hawaiian or other Pacific Islander	0	29
39	White	185	6,903
40	Information not provided by borrower	57	1,542
41	<b>Ethnicity</b>		
42	Hispanic or Latino	42	1,470
43	Not Hispanic or Latino	211	9,291
44	Information not provided by borrower	57	898
45	<b>Sex</b>		
46	Male	139	5,481
47	Female	114	5,280
48	Information not provided by borrower	57	898
49	<i>Co-Borrower</i>		
50	<b>Race</b>		
51	American Indian or Alaskan Native	0	22
52	Asian	0	174
53	Black or African American	18	781
54	Native Hawaiian or other Pacific Islander	0	13
55	White	60	2,932
56	Information not provided by borrower	17	640
57	<b>Ethnicity</b>		
58	Hispanic or Latino	12	640
59	Not Hispanic or Latino	67	3,582
60	Information not provided by borrower	17	341
61	<b>Sex</b>		
62	Male	32	1,445
63	Female	47	2,777
64	Information not provided by borrower	17	341

# New Jersey

## HFA Performance Data Reporting- Program Performance HomeKeeper Program

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
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	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
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	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$0	<b>\$52,185,547</b>
25	<b>Other Characteristics</b>		
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	<b>Borrower Income (\$)</b>		
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	<b>Hardship</b>		
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	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	1639
52	<b>Alternative Outcomes</b>		
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	<b>Program Completion/ Transition</b>		
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%

# New Jersey

## HFA Performance Data Reporting- Program Performance Home Saver Program

	QTD	Cumulative
<b>Program Intake/Evaluation</b>		
<i>Approved</i>		
Number of Borrowers Receiving Assistance	0	897
% of Total Number of Applications	N/A	13.91%
<i>Denied</i>		
Number of Borrowers Denied	0	5145
% of Total Number of Applications	N/A	79.89%
<i>Withdrawn</i>		
Number of Borrowers Withdrawn	0	398
% of Total Number of Applications	N/A	6.18%
<i>In Process</i>		
Number of Borrowers In Process	N/A	0
% of Total Number of Applications	N/A	0.00%
<i>Total</i>		
Total Number of Borrowers Applied	N/A	6440
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
<b>Program Characteristics</b>		
<b>General Characteristics</b>		
Median 1st Lien Housing Payment Before Assistance	\$0	\$1,561
Median 1st Lien Housing Payment After Assistance	\$0	\$1,452
Median 2nd Lien Housing Payment Before Assistance	\$0	\$222
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	\$0	\$190,532
Median 1st Lien UPB After Program Entry	\$0	\$159,124
Median 2nd Lien UPB Before Program Entry	\$0	\$33,252
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness	\$0	\$28,968
Median Assistance Amount	\$0	\$50,000
<b>Assistance Characteristics</b>		
Assistance Provided to Date	\$0	<b>\$40,756,311</b>
<i>Current</i>		
Number	0	124
%	0.00%	13.84%
<i>Delinquent (30+)</i>		
Number	0	62
%	0.00%	6.92%
<i>Delinquent (60+)</i>		
Number	0	65
%	0.00%	7.25%
<i>Delinquent (90+)</i>		
Number	0	646
%	0.00%	71.99%
<b>Current Combined Loan to Value Ratio (CLTV)</b>		
<100%	0.00%	21.62%
100%-119%	0.00%	34.71%
120%-139%	0.00%	23.09%
140%-159%	0.00%	11.32%
>=160%	0.00%	9.26%
<b>Borrower Income (\$)</b>		
Above \$90,000	0.00%	6.62%

New Jersey			
HFA Performance Data Reporting- Program Performance Home Saver Program			
		QTD	Cumulative
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	<b>Hardship</b>		
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	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HFA Program (Program Completion/Transition or Alternative Outcomes)	1	897
64	<b>Alternative Outcomes</b>		
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	<b>Program Completion/ Transition</b>		
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	<b>Program Intake/Evaluation</b>		
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	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
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	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	N/A	<b>\$230,706,171</b>
25	<b>Other Characteristics</b>		
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	<b>Program Outcomes</b>		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	6005
40	<b>Alternative Outcomes</b>		
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	<b>Program Completion/ Transition</b>		
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	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	310	3262
4	% of Total Number of Submissions	N/A	96.42%
5	<i>Denied</i>		
6	Number of Borrowers Denied	2	9
7	% of Total Number of Submissions	N/A	0.27%
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	112
13	% of Total Number of Submissions	N/A	3.31%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	3383
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	\$172,000	\$161,450
20	Median Credit Score	687	682
21	Median DTI	28.42%	27.16%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$3,080,000	<b>\$37,570,000</b>
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	13.27%	19.13%
27	\$70,000- \$89,000	25.24%	25.17%
28	\$50,000- \$69,000	35.60%	34.30%
29	Below \$50,000	25.89%	21.40%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		

## New Jersey

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

		QTD	Cumulative
	<b>Borrower</b>		
	<b>Race</b>		
31	American Indian or Alaskan Native	2	6
32	Asian	3	37
33	Black or African American	63	563
34	Native Hawaiian or other Pacific Islander	0	6
35	White	185	2081
36	Information not provided by borrower	57	569
37	<b>Ethnicity</b>		
38	Hispanic or Latino	42	393
39	Not Hispanic or Latino	211	2300
40	Information not provided by borrower	57	569
41	<b>Sex</b>		
42	Male	139	1510
43	Female	114	1183
44	Information not provided by borrower	57	569
45	<b>Co-Borrower</b>		
46	<b>Race</b>		
47	American Indian or Alaskan Native	0	3
48	Asian	0	20
49	Black or African American	18	133
50	Native Hawaiian or other Pacific Islander	0	2
51	White	60	675
52	Information not provided by borrower	17	173
53	<b>Ethnicity</b>		
54	Hispanic or Latino	12	134
55	Not Hispanic or Latino	67	702
56	Information not provided by borrower	17	173
57	<b>Sex</b>		
58	Male	32	281
59	Female	47	557
60	Information not provided by borrower	17	173
61	<b>Geographic Breakdown (by Targeted Area)</b>		
62	Atlantic	52	582
63	Burlington	66	497
64	Camden	96	1186
65	Essex	4	83
66	Gloucester	64	661
67	Mercer	23	157
68	Passaic	2	27
69	Union	3	69