



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.

New Jersey			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	497	9552
3	Number of Unique Borrowers Denied Assistance	433	13696
4	Number of Unique Borrowers Withdrawn from Program	21	628
5	Number of Unique Borrowers in Process	N/A	763
6	Total Number of Unique Borrower Applicants	N/A	24639
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$10,930,481	\$330,799,241
9	Total Spent on Administrative Support, Outreach, and Counseling	\$727,049	\$36,890,701
10	Geographic Breakdown (by county)		
11	Atlantic	63	1039
12	Bergen	0	466
13	Burlington	105	877
14	Camden	167	1411
15	Cape May	0	122
16	Cumberland	3	228
17	Essex	11	562
18	Gloucester	101	791
19	Hudson	0	157
20	Hunterdon	0	54
21	Mercer	19	333
22	Middlesex	5	670
23	Monmouth	3	590
24	Morris	2	241
25	Ocean	4	538
26	Passaic	1	320
27	Salem	1	86
28	Somerset	1	207
29	Sussex	2	253
30	Union	7	462
31	Warren	2	145
32	Home Mortgage Disclosure Act (HMDA)		
33	<i>Borrower</i>		
34	<i>Race</i>		
35	American Indian or Alaskan Native	1	39
36	Asian	4	296
37	Black or African American	68	2,393
38	Native Hawaiian or other Pacific Islander	1	25
39	White	294	5,682
40	Information not provided by borrower	129	1,117
41	<i>Ethnicity</i>		
42	Hispanic or Latino	56	1,235
43	Not Hispanic or Latino	312	7,844
44	Information not provided by borrower	129	474
45	<i>Sex</i>		
46	Male	192	4,589
47	Female	176	4,490
48	Information not provided by borrower	129	474
49	<i>Co-Borrower</i>		
50	<i>Race</i>		
51	American Indian or Alaskan Native	1	21
52	Asian	4	165
53	Black or African American	19	679
54	Native Hawaiian or other Pacific Islander	0	11
55	White	108	2,545
56	Information not provided by borrower	36	504
57	<i>Ethnicity</i>		
58	Hispanic or Latino	25	560
59	Not Hispanic or Latino	107	3,160
60	Information not provided by borrower	36	205
61	<i>Sex</i>		
62	Male	46	1,259
63	Female	86	2,461
64	Information not provided by borrower	36	205
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.			

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New Jersey

HFA Performance Data Reporting- Program Performance HomeKeeper Program

		QTD	Cumulative
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	3	1,639
	% of Total Number of Applications	N/A	36.29%
<i>Denied</i>			
	Number of Borrowers Denied	0	2,578
	% of Total Number of Applications	N/A	57.09%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	8	299
	% of Total Number of Applications	N/A	6.62%
<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	4,516
	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	\$2,477	\$1,641
	Median 1st Lien Housing Payment After Assistance	\$0	\$0
	Median Length of Time Borrower Receives Assistance	N/A	9
	Median Assistance Amount	\$16,039	\$29,567
Assistance Characteristics			
	Assistance Provided to Date	\$3,662,263	\$48,708,873
Other Characteristics			
<i>Current</i>			
	Number	1	312
	%	33.33%	19.04%
<i>Delinquent (30+)</i>			
	Number	0	152
	%	0.00%	9.27%
<i>Delinquent (60+)</i>			
	Number	1	206
	%	33.33%	12.57%
<i>Delinquent (90+)</i>			
	Number	1	969
	%	33.33%	59.12%
Borrower Income (\$)			
	Above \$90,000	33.33%	10.68%
	\$70,000- \$89,000	33.33%	8.91%
	\$50,000- \$69,000	0.00%	14.89%
	Below \$50,000	33.33%	65.52%
Hardship			
	Unemployment	2	1,239
	Underemployment	1	400
	Divorce	0	0
	Medical Condition	0	0
	Death	0	0
	Other	0	0
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)	200	930
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Cancelled</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Deed in Lieu</i>			
	Number	0	0
	%	0.00%	0.00%
<i>Short Sale</i>			
	Number	0	0
	%	0.00%	0.00%

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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	200	930
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			
<i>Approved</i>			
2	Number of Borrowers Receiving Assistance	62	737
3	% of Total Number of Applications	N/A	13.08%
<i>Denied</i>			
4	Number of Borrowers Denied	433	4447
5	% of Total Number of Applications	N/A	78.93%
<i>Withdrawn</i>			
6	Number of Borrowers Withdrawn	13	383
7	% of Total Number of Applications	N/A	6.79%
<i>In Process</i>			
8	Number of Borrowers In Process	N/A	67
9	% of Total Number of Applications	N/A	1.20%
<i>Total</i>			
10	Total Number of Borrowers Applied	N/A	5634
11	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	\$1,552	\$1,555
20	Median 1st Lien Housing Payment After Assistance	\$1,352	\$1,452
21	Median 2nd Lien Housing Payment Before Assistance	\$200	\$228
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$180,587	\$192,256
24	Median 1st Lien UPB After Program Entry	\$149,406	\$160,235
25	Median 2nd Lien UPB Before Program Entry	\$26,114	\$37,041
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	\$29,426	\$28,598
28	Median Assistance Amount	\$50,000	\$50,000
29 Assistance Characteristics			
30	Assistance Provided to Date	\$2,928,217	\$33,304,196
31 Other Characteristics			
<i>Current</i>			
32	Number	7	109
33	%	11.29%	14.79%
<i>Delinquent (30+)</i>			
34	Number	0	50
35	%	0.00%	6.78%
<i>Delinquent (60+)</i>			
36	Number	5	46
37	%	8.06%	6.24%
<i>Delinquent (90+)</i>			
38	Number	50	532
39	%	80.65%	72.19%
44 Current Combined Loan to Value Ratio (CLTV)			
40	<100%	19.35%	21.11%
41	100%-119%	35.48%	33.59%
42	120%-139%	20.97%	22.84%
43	140%-159%	9.68%	12.28%
44	>=160%	14.52%	10.18%
50 Borrower Income (\$)			
45	Above \$90,000	6.45%	6.33%
46	\$70,000- \$89,000	11.29%	14.40%
47	\$50,000- \$69,000	27.42%	32.25%
48	Below \$50,000	54.84%	47.02%
55 Hardship			
49	Unemployment	38	378
50	Underemployment	9	224
51	Divorce	0	9
52	Medical Condition	2	42
53	Death	5	29
54	Other	8	55
62 Program Outcomes			
55	Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)	59	642

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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	59	642
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
Program Intake/Evaluation			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	N/A	6005
	% of Total Number of Applications	N/A	45.86%
<i>Denied</i>			
	Number of Borrowers Denied	N/A	6952
	% of Total Number of Applications	N/A	53.10%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	N/A	136
	% of Total Number of Applications	N/A	1.04%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	N/A
	% of Total Number of Applications	N/A	N/A
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	13093
	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	N/A	1662
	Median 1st Lien Housing Payment After Assistance	N/A	0
	Median Length of Time Borrower Receives Assistance	N/A	19
	Median Assistance Amount	N/A	43072
Assistance Characteristics			
	Assistance Provided to Date	N/A	\$230,706,171
Other Characteristics			
<i>Current</i>			
	Number	N/A	1633
	%	N/A	27.19%
<i>Delinquent (30+)</i>			
	Number	N/A	503
	%	N/A	8.38%
<i>Delinquent (60+)</i>			
	Number	N/A	428
	%	N/A	7.13%
<i>Delinquent (90+)</i>			
	Number	N/A	3441
	%	N/A	57.30%
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/ Transition or Alternative Outcomes)	N/A	6005
Alternative Outcomes			
<i>Foreclosure Sale</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Cancelled</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Deed in Lieu</i>			
	Number	N/A	0
	%	N/A	0.00%
<i>Short Sale</i>			
	Number	N/A	0
	%	N/A	0.00%
Program Completion/ Transition			
<i>Loan Modification Program</i>			
	Number	N/A	13
	%	N/A	0.21%
<i>Re-employed/ Regain Appropriate Employment Level</i>			
	Number	N/A	40
	%	N/A	0.67%
<i>Reinstatement/Current/Payoff</i>			
	Number	N/A	3218
	%	N/A	53.59%
<i>Other - Borrower Still Owns Home</i>			
	Number	N/A	2734
	%	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	434	1310
	% of Total Number of Submissions	N/A	65.24%
<i>Denied</i>			
	Number of Borrowers Denied	0	2
	% of Total Number of Submissions	N/A	0.09%
<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	696
	% of Total Number of Submissions	N/A	34.67%
<i>Total</i>			
	Total Number of Borrowers Submitted for Assistance	N/A	2008
	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
Program Characteristics			
Loan Characteristics at Origination			
	Median Purchase Price	\$159,900	\$162,250
	Median Credit Score	684	685
	Median DTI	26.73%	27.02%
Assistance Characteristics			
	Assistance Provided to Date	\$4,340,000	\$18,080,000
Borrower Characteristics			
Borrower Income (\$)			
	Above \$90,000	23.84%	20.51%
	\$70,000- \$89,000	26.76%	21.99%
	\$50,000- \$69,000	29.68%	33.80%
	Below \$50,000	19.71%	23.70%
Home Mortgage Disclosure Act (HMDA)			
<i>Borrower</i>			
<i>Race</i>			
	American Indian or Alaskan Native	0	2
	Asian	4	23
	Black or African American	50	185
	Native Hawaiian or other Pacific Islander	1	2
	White	262	919
	Information not provided by borrower	117	179
<i>Ethnicity</i>			
	Hispanic or Latino	44	163
	Not Hispanic or Latino	273	968
	Information not provided by borrower	117	179
<i>Sex</i>			
	Male	162	663
	Female	155	468
	Information not provided by borrower	117	179
<i>Co-Borrower</i>			
<i>Race</i>			
	American Indian or Alaskan Native	1	2
	Asian	4	13
	Black or African American	13	41
	Native Hawaiian or other Pacific Islander	0	0
	White	91	308
	Information not provided by borrower	34	49
<i>Ethnicity</i>			
	Hispanic or Latino	21	55
	Not Hispanic or Latino	88	309
	Information not provided by borrower	34	49
<i>Sex</i>			
	Male	40	111
	Female	69	253
	Information not provided by borrower	34	49
Geographic Breakdown (by Targeted Area)			
	Atlantic	53	266
	Burlington	97	106
	Camden	158	535
	Essex	7	39
	Gloucester	99	291
	Mercer	17	19
	Passaic	0	12
	Union	3	42

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 <i>unique</i> borrowers <i>not</i> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program		Total number of <i>unique</i> borrowers who <i>do not</i> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application
Number of Unique Borrowers in Process		Total number of <i>unique</i> borrowers who have not been decisioned 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.

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 decisioned 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 decisioned 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.e., funded borrowers only).

Program Characteristics (For All Approved Applicants)		
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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.

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

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

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

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		
	Foreclosure Sale	
	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.
	Cancelled	
	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 under this program.
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
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 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.
	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 Reinstatement Assistance Programs:		
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 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 refinancing), 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		
	<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 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 .
	<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.
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 totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	All totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	All totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>		
	Race	All totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	All totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	All totals for the aggregate number of borrowers assisted.
	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.