

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: October 2017

	New Jersey		
	HFA Performance Data Reporting- Borrower Cha	aracteristics	
		QTD	Cumulativ
Unique	Borrower Count	922	
	Number of Unique Borrowers Receiving Assistance	1150	
	Number of Unique Borrowers Denied Assistance	126	
	Number of Unique Borrowers Withdrawn from Program	N/A	
	Number of Unique Borrowers in Process	+	
Duamen	Total Number of Unique Borrower Applicants	N/A	
Progran	n Expenditures (\$)	\$22,259,915	¢000 0
	Total Assistance Provided to Date	\$2,091,965	\$292,33 \$33,6
0	Total Spent on Administrative Support, Outreach, and Counseling	ΨΣ,031,303	ψ00,0
Geogra	ohic Breakdown (by county)	192	
	Atlantic		
	Bergen	21	
	Burlington	242	
	Camden	5	
	Cape May		
	Cumberland	13	
	Essex	39	
	Gloucester	149	
	Hudson	14	
	Hunterdon	5	
	Mercer	16	
	Middlesex	31	
	Monmouth	32	
	Morris	21	
	Ocean	19	
	Passaic	23	
	Salem	4	
	Somerset	11	
	Sussex	13	
	Union	33	
	Warren	7	
Home M	ortgage Disclosure Act (HMDA)		
Home M	Borrower		
Home M	Borrower Race		
Home M	Borrower Race American Indian or Alaskan Native	4	
Home M	Race American Indian or Alaskan Native Asian	21	
Home M	Race American Indian or Alaskan Native Asian Black or African American	21 186	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander	21 186 4	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	21 186 4 624	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower	21 186 4	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity	21 186 4 624 83	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino	21 186 4 624 83	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino	21 186 4 624 83 131 708	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower	21 186 4 624 83	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex	21 186 4 624 83 131 708 83	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male	21 186 4 624 83 131 708 83	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female	21 186 4 624 83 131 708 83 465 374	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower	21 186 4 624 83 131 708 83	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower	21 186 4 624 83 131 708 83 465 374	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race	21 186 4 624 83 131 708 83 465 374 83	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native	21 186 4 624 83 131 708 83 465 374 83	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian	21 186 4 624 83 131 708 83 465 374 83	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American	21 186 4 624 83 131 708 83 465 374 83	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander	21 186 4 624 83 131 708 83 465 374 83 1 1 1 1 1 0	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	21 186 4 624 83 131 708 83 465 374 83 1 1 1 1 3 47 0 222	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower	21 186 4 624 83 131 708 83 465 374 83 1 1 1 1 1 0	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity	21 186 4 624 83 131 708 83 465 374 83 1 1 0 0 222 41	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino	21 186 4 624 83 131 708 83 465 374 83 1 1 1 1 2 2 2 41	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Not Hispanic or Latino	21 186 4 624 83 131 708 83 465 374 83 1 1 1 13 47 0 222 41 43 240	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Not Hispanic or Latino Not Hispanic or Latino Information not provided by borrower	21 186 4 624 83 131 708 83 465 374 83 1 1 1 1 2 2 2 41	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower	21 186 4 624 83 131 708 83 465 374 83 1 1 1 13 47 0 222 41 43 240 41	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower	21 186 4 624 83 131 708 83 465 374 83 47 0 222 41 43 240 41	
Home M	Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex Male Female Information not provided by borrower Co-Borrower Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower	21 186 4 624 83 131 708 83 465 374 83 1 1 1 13 47 0 222 41 43 240 41	

	HFA Performance Data Reporting- Program Performa	ince	
	HomeKeeper Program		
		QTD	Cumulat
Program Ir	ntake/Evaluation	Q1D	Guindia
	Approved		
	Number of Borrowers Receiving Assistance	326	1
	% of Total Number of Applications	N/A	28.
	Denied		
	Number of Borrowers Denied	588	2
	% of Total Number of Applications	N/A	52.
	Withdrawn		
	Number of Borrowers Withdrawn	111	
	% of Total Number of Applications	N/A	6.
	In Process	1 N/A 1	
	Number of Borrowers In Process	N/A N/A	10
	% of Total Number of Applications	IN/A	12.
	Total Number of Powersey Applied	N/A	
	Total Number of Borrowers Applied	N/A	N/A
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	IN/A	IN/A
Program C	Characteristics		
	haracteristics		
	Median 1st Lien Housing Payment Before Assistance	\$1,752	\$1
	Median 1st Lien Housing Payment After Assistance	\$0	
	Median Length of Time Borrower Receives Assistance	N/A	
	Median Assistance Amount	\$16,982	\$21
Assistance	e Characteristics		
	Assistance Provided to Date	\$9,739,895	\$26,945
Other Cha	racteristics		
	Current		
	Number	48	
	Number %	48 14.72%	20
	Number % Delinquent (30+)	14.72%	20
	Number % Delinquent (30+) Number	14.72%	
	Number % Delinquent (30+) Number %	14.72%	
	Number % Delinquent (30+) Number % Delinquent (60+)	14.72% 33 10.12%	
	Number % Delinquent (30+) Number % Delinquent (60+) Number	14.72% 33 10.12%	9
	Number % Delinquent (30+) Number % Delinquent (60+) Number %	14.72% 33 10.12%	9
	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+)	14.72% 33 10.12% 48 14.72%	9
	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number	14.72% 33 10.12%	9
Borrower l	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number %	14.72% 33 10.12% 48 14.72%	9
Borrower I	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Income (\$)	14.72% 33 10.12% 48 14.72%	9 12 58
Borrower I	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Above \$90,000	14.72% 33 10.12% 48 14.72% 197 60.43%	9 12 58
Borrower l	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Income (\$)	14.72% 33 10.12% 48 14.72% 197 60.43%	9 12 58 9 8
Borrower I	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Above \$90,000 \$70,000-\$89,000	14.72% 33 10.12% 48 14.72% 197 60.43% 9.82% 11.04%	9 12 58 9 8 14
	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Income (\$) Above \$90,000 \$70,000-\$89,000 \$50,000-\$69,000	14.72% 33 10.12% 48 14.72% 197 60.43% 9.82% 11.04% 15.95%	9 12 58 9 8 14
	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Income (\$) Above \$90,000 \$70,000-\$89,000 \$50,000-\$69,000	14.72% 33 10.12% 48 14.72% 197 60.43% 9.82% 11.04% 15.95%	9 12 58 9 8 14
	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Income (\$) Above \$90,000 \$70,000-\$89,000 \$50,000-\$69,000 Below \$50,000	14.72% 33 10.12% 48 14.72% 197 60.43% 9.82% 11.04% 15.95% 63.19%	9 12 58 9 8 14
	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Income (\$) Above \$90,000 \$70,000-\$89,000 \$50,000-\$69,000 Below \$50,000	14.72% 33 10.12% 48 14.72% 197 60.43% 9.82% 11.04% 15.95% 63.19% 236 90 0	9 12 58 9 8 14
	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Income (\$) Above \$90,000 \$70,000-\$89,000 \$50,000-\$69,000 Below \$50,000	14.72% 33 10.12% 48 14.72% 197 60.43% 9.82% 11.04% 15.95% 63.19% 236 90 0	9 12 58 9 8 14
	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Income (\$) Above \$90,000 \$70,000-\$89,000 \$50,000-\$69,000 Below \$50,000	14.72% 33 10.12% 48 14.72% 197 60.43% 9.82% 11.04% 15.95% 63.19% 236 90 0 0	9 12 58 9 8 14
	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Income (\$) Above \$90,000 \$70,000- \$89,000 \$50,000- \$69,000 Below \$50,000 Unemployment Underemployment Divorce Medical Condition	14.72% 33 10.12% 48 14.72% 197 60.43% 9.82% 11.04% 15.95% 63.19% 236 90 0	9 12 58 9 8 14
Borrower I	Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Income (\$) Above \$90,000 \$70,000- \$89,000 \$50,000- \$69,000 Below \$50,000 Unemployment Underemployment Divorce Medical Condition Death Other	14.72% 33 10.12% 48 14.72% 197 60.43% 9.82% 11.04% 15.95% 63.19% 236 90 0 0	20. 9. 12. 58. 9. 8. 14. 66.

	Foreclosure Sale		
4	Number	0	0
5	%	0.00%	0.00%
3	Cancelled		
7	Number	0	0
3	%	0.00%	0.00%
Э	Deed in Lieu		
	Number	0	C
1	%	0.00%	0.00%
2	Short Sale		
3	Number	0	C
4	%	0.00%	0.00%
Progra	am Completion/ Transition		
3	Loan Modification Program		
7	Number	N/A	N/A
3	%	N/A	N/A
Э	Re-employed/ Regain Appropriate Employment Level		
	Number	0	0
1	%	0.00%	0.00%
2	Reinstatement/Current/Payoff		
3	Number	79	187
4	%	100.00%	100.00%
5	Other - Borrower Still Owns Home		
3	Number	0	C
7	%	0.00%	0.00%

	New Jersey		
	HFA Performance Data Reporting- Program Performa	ance	
	Home Saver Program		
	110.110 0410. 1 109.411		
		QTD	Cumulative
1	Program Intake/Evaluation	W	
2	Approved		
3	Number of Borrowers Receiving Assistance	88	554
4	% of Total Number of Applications	N/A	12.79%
5	Denied		
6	Number of Borrowers Denied	608	3242
7	% of Total Number of Applications	N/A	74.82%
8	Withdrawn		
9	Number of Borrowers Withdrawn	107	317
10	% of Total Number of Applications	N/A	7.32%
11	In Process		
12	Number of Borrowers In Process	N/A	220
13	% of Total Number of Applications	N/A	5.07%
14	Total		
15	Total Number of Borrowers Applied	N/A	4333
	Number of Borrowers Participating in Other HFA HHF Programs or Program	N/A	N/A
16	Components		
17	Program Characteristics		
18	General Characteristics	<u> </u>	
19	Median 1st Lien Housing Payment Before Assistance	\$1,527	\$1,536
20	Median 1st Lien Housing Payment After Assistance	\$1,312	\$1,391
21	Median 2nd Lien Housing Payment Before Assistance	\$430	\$245
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$185,775	\$187,133
24	Median 1st Lien UPB After Program Entry	\$155,263	\$157,146
25	Median 2nd Lien UPB Before Program Entry	\$41,977	\$33,838
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	\$28,089	\$26,487
28	Median Assistance Amount	\$50,000	\$50,000
29	Assistance Characteristics		*
30	Assistance Provided to Date	\$4,040,020	\$24,860,750
31	Other Characteristics		
32	Current		
33	Number	10	94
34	%	11.36%	16.97%
35	Delinquent (30+)		
36	Number	7	42
37	%	7.95%	7.58%
38	Delinquent (60+)	-	
39	Number	5	28
40	%	5.68%	5.05%
41	Delinquent (90+)		
42	Number	66	390
43	%	75.00%	70.40%
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%	20.45%	21.60%
46	100%-119%	27.27%	34.32%
47	120%-139%	18.18%	21.30%

48	140%-159%	18.18%	13.31%
49	>=160%	15.91%	9.47%
	ver Income (\$)		
51	Above \$90,000	5.68%	6.21%
52	\$70,000-\$89,000	13.64%	13.91%
53	\$50,000-\$69,000	34.09%	32.84%
54	Below \$50,000	46.59%	47.04%
55 Hardsh	ıip		
56	Unemployment	56	251
57	Underemployment	20	201
58	Divorce	1	ϵ
59	Medical Condition	1	32
60	Death	4	23
61	Other	6	41
Progra	m Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	121	477
64 Alterna	ative Outcomes		
65	Foreclosure Sale		
66	Number	0	0
67	%	0.00%	0.00%
68	Cancelled		
69	Number	0	0
70	%	0.00%	0.00%
71	Deed in Lieu		
72	Number	0	C
73	%	0.00%	0.00%
74	Short Sale		
75	Number	0	
76	%	0.00%	0.00%
77 Progra	m Completion/ Transition		
78	Loan Modification Program		
79	Number	121	477
	%	100.00%	100.00%
30	Reinstatement/Current/Payoff		
	Tiemstatement dyon		
31	Number	N/A	N/A
31 32	•	N/A N/A	N/A N/A
81 82 83	Number	N/A	N/A
80 81 82 83 84 85	Number %		

	New Jersey		
	HFA Performance Data Reporting- Program Performan	псе	
	HomeKeeper Program		
Drogram In	ntake/Evaluation	QTD	Cumulativ
Program in	Approved		
	Number of Borrowers Receiving Assistance	N/A	60
	% of Total Number of Applications	N/A	45.8
	Denied		
	Number of Borrowers Denied	N/A	69
	% of Total Number of Applications	N/A	53.1
	Withdrawn		
	Number of Borrowers Withdrawn	N/A	-
	% of Total Number of Applications	N/A	1.0
	In Process		
	Number of Borrowers In Process	N/A	N/A
	% of Total Number of Applications	N/A	N/A
	Total		
	Total Number of Borrowers Applied	N/A	130
	Number of Borrowers Participating in Other HFA HHF Programs or Program	N/A	1
	Components		
	haracteristics		
General Ch	naracteristics	NI/A	_
	Median 1st Lien Housing Payment Before Assistance	N/A	16
	Median 1st Lien Housing Payment After Assistance Median Length of Time Borrower Receives Assistance	N/A N/A	
	Median Assistance Amount	N/A	430
Assistance	e Characteristics	IN/A	700
Assistance		N/A	\$230,706,1
011 OI	Assistance Provided to Date	IN/A	\$230,700,
Other Char			
	Current	N/A	16
	Number %	N/A	27.1
		I IVA	27.1
	Delinquent (30+) Number	N/A	
	%	N/A	8.3
	Delinquent (60+)	1477	1 0.0
	Number	N/A	
	%	N/A	7.1
	Delinquent (90+)		
	Number	N/A	34
	%	N/A	57.3
Program O	_		
- regrame c	Borrowers No Longer in the HHF Program (Program Completion/Transition or	N/A	60
	Alternative Outcomes)		
Alternative	Outcomes		
	Foreclosure Sale		
	Number	N/A	
	%	N/A	0.0
	Cancelled		
	Number	N/A	
	%	N/A	0.0
	Deed in Lieu		
	Number	N/A	
	%	N/A	0.0
	Short Sale		
	Number	N/A N/A	
			0.00

54	Loan Modification Program		
55	Number	N/A	13
56	%	N/A	0.219
57	Re-employed/ Regain Appropriate Employment Leve		
58	Number	N/A	40
59	%	N/A	0.67%
60	Reinstatement/Current/Payoff		
51	Number	N/A	3218
32	%	N/A	53.59%
53	Other - Borrower Still Owns Home		
64	Number	N/A	273
65	%	N/A	45.53%

Program Intake/Evaluation		New Jersey		
Program Intake/Evaluation		HFA Performance Data Reporting- Program Performan	се	
Program Intake/Evaluation		HomeSeeker Down Payment Assistance Program		
Program Intake/Evaluation		,		
Funded Number of Borrowers Receiving Assistance \$50 61			QTD	Cumulative
Funded Number of Borrowers Receiving Assistance \$50 61	1 Program I	Intake/Evaluation		
Number of Borrowers Receiving Assistance				
Section Sect	3	Number of Borrowers Receiving Assistance	530	614
Number of Borrowers Denied 0 0 0 0 0 0 0 0 0	4		N/A	97.92%
Number of Burnissions N/A 0.03	5	Denied		
Number of Borrowers Withdrawn 0 0 0 0 0 0 0 0 0	6	Number of Borrowers Denied	0	2
Number of Borrowers Withdrawn 0 0 0 0 0 0 0 0 0	7	% of Total Number of Submissions	N/A	0.03%
Number of Borrowers In Process Ni/A 0.00°	8	Withdrawn		
In Process Number of Borrowers In Process NI/A 1	9	Number of Borrowers Withdrawn	0	0
Number of Borrowers In Process N/A 1	10	% of Total Number of Submissions	N/A	0.00%
International Control National Control	11	In Process		
14	12	Number of Borrowers In Process	N/A	11
Total Number of Borrowers Submitted for Assistance N/A 62	13	% of Total Number of Submissions	N/A	2.05%
Number of Borrowers that Previously Participated in Other HFA HHF Programs	14	Total		
Name	15	Total Number of Borrowers Submitted for Assistance	N/A	627
	16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
	17 Program (Characteristics		
Median Purchase Price 164500 16500 Median Credit Score 691 69 Median DTI 28% 278 Zestiance Characteristics				
Median Credit Score 691 692 693 693 694 694 695			164500	165000
Median DTI			691	691
Assistance Provided to Date \$8,480,000 \$9,824,000		Median DTI	28%	27%
Assistance Provided to Date \$8,480,000 \$9,824,000	22 Assistanc	ce Characteristics		
Borrower Characteristics Borrower Income (\$) 19.23% 19.54% 18.08% 18.54% \$70,000 - \$89,000 35.38% 35.60% Below \$50,000 27.31% 26.32% 19.54% 26.32% 26.32% 27.31% 26.32% 26.32% 27.31% 26.32% 26.32% 27.31% 26.32% 26.32% 27.31% 26.32% 26.32% 27.31% 26.32% 26.32% 27.31% 26.32% 26.32% 27.31% 26.32% 26.32% 27.31% 26.32% 27.31% 26.32% 27.31% 26.32% 27.31% 26.32% 27.31% 26.32% 27.31%			\$8,480,000	\$9,824,000
Sorrower Income (\$)				
Above \$90,000 19.23% 19.54° \$70,000-\$89,000 18.08% 18.54° \$50,000-\$69,000 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 26.32° 27.31% 27.				
\$70,000			19.23%	19.54%
S50,000 \$69,000 S69,000 S69,00				18.54%
Below \$50,000 27.31% 26.326			35.38%	35.60%
Home Mortgage Disclosure Act (HMDA) Borrower				26.32%
Borrower Race				
Race 33 American Indian or Alaskan Native 1 34 Asian 12 1 35 Black or African American 71 8 36 Native Hawaiian or other Pacific Islander 0 37 White 419 48 38 Information not provided by borrower 27 2 39 Ethnicity 40 Hispanic or Latino 69 8 41 Not Hispanic or Latino 434 50 42 Information not provided by borrower 27 2 43 Sex 44 Male 312 35				
American Indian or Alaskan Native 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Asian 12 1 35 Black or African American 71 8 36 Native Hawaiian or other Pacific Islander 0 White 419 48 38 Information not provided by borrower 27 2 39 Ethnicity Hispanic or Latino 69 8 Not Hispanic or Latino 434 50 Information not provided by borrower 27 2 43 Sex Male 312 35			1	1
Black or African American 71 8				14
Native Hawaiian or other Pacific Islander 0				84
37 White 419 48 38 Information not provided by borrower 27 2 39 Ethnicity 40 Hispanic or Latino 69 8 41 Not Hispanic or Latino 434 50 42 Information not provided by borrower 27 2 43 Sex 44 Male 312 35 44 Male 312 35				0
Information not provided by borrower 27 28 29 Ethnicity 40 Hispanic or Latino 69 88 841 Not Hispanic or Latino 434 50 1nformation not provided by borrower 27 28 29 29 29 312 35 35 35 35 35 35 35 3				486
Ethnicity 40				29
40 Hispanic or Latino 69 8 41 Not Hispanic or Latino 434 50 42 Information not provided by borrower 27 2 43 Sex 44 Male 312 35 44 101 101 101				
Not Hispanic or Latino 434 50			69	81
1		·	434	504
43				29
44 Male 312 35				
			312	358
			191	227
			27	29

47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	0
50	Asian	7	8
51	Black or African American	15	18
52	Native Hawaiian or other Pacific Islander	0	0
53	White	131	157
54	Information not provided by borrower	9	9
55	Ethnicity		
56	Hispanic or Latino	19	23
57	Not Hispanic or Latino	134	160
58	Information not provided by borrower	9	9
59	Sex		
60	Male	43	52
61	Female	110	131
62	Information not provided by borrower	9	9
63 Geogr	raphic Breakdown (by Targeted Area)		
64	Atlantic	161	177
65	Camden	206	256
66	Essex	16	16
67	Gloucester	122	136
68	Passaic	8	9
69	Union	17	20

		Data Dictionary
	HFA Performance D	ata Reporting - Borrower Characteristics
		Are To Be Reported In Aggregate For All Programs:
Unique Bo	rrower Count	The lambar for the boundary being a single of points and a single of the UEA
	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 despite attempts by the HFA.
	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 borrowers. This should be the total of the four above fields and reported in the
	Total Number of Unique Applicants	Cumulative column only.
Program E	Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
Coographi	Total Spent on Administrative Support, Outreach, and Counseling c Breakdown (by County)	Total amount spent on administrative expenses to support the program(s).
Geographi	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mort	tgage Disclosure Act (HMDA)	Borrower
	Race	,
	All Categories Ethnicity	All totals for the aggregate number of borrowers assisted.
	All Categories Sex	All totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
	Race	Co-Borrower
	All Categories Ethnicity	All totals for the aggregate number of borrowers assisted.
	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
Program Ir	The Following Data Points Are To I	Be Reported In Aggregate For All Non-Blight/DPA Programs:
	Approved	
	Number of Borrowers Receiving Assistance % of Total Number of Applications	The total number of borrowers receiving assistance for the specific program. Total number of borrowers receiving assistance for the specific program divided by the total number of
	·	borrowers who applied for the specific program.
	Denied 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.
	Withdrawn 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.
	In Process Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not
	% of Total Number of Applications	been decisioned and are pending review. This should be reported in the Cumulative column only. 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.
	Total Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in
	Number of Borrowers Participating in Other HFA HHF Programs or	process). This should be reported in the Cumulative column only. Number of borrowers participating in other HFA sponsored HHF programs or other HHF program
	Program Components characteristics (For All Approved Applicants)	components (i.e., funded borrowers only).
General Ch	naracteristics Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may
Assistance	e Characteristics	be calculated differently for unemployment assistance programs.
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
Other Char	racteristics	о солоно раза раушено).
	Current Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+) 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
	Delinquent (60+)	approved applicants.
	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
	Delinquent (90+)	approved applicants.
	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.
	ncome	
Borrower I		Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest

		D
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
		Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	\$50,000- \$69,000 Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest
Hardship		
	Unemployment Underemployment	Number of borrowers assisted with unemployment hardship. Number of borrowers assisted with underemployment hardship.
		Number of borrowers assisted with divorce hardship.
1	Divorce	Number of borrowers assisted with medical condition hardship.
	Medical Condition	realization of Schollot account minimals contained marketing.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outo	omes	
	Borrowers No Longer in the HHF Program (Program Completion/	Number of borrowers no longer receiving assistance under this program.
Alternative Ou	Transition or Alternative Outcome)	
Alternative of	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
	HFA Performance D	ata Reporting - Program Performance
		orted In Aggregate For All Unemployment Assistance Programs:
Program Char General Chara	acteristics (For All Approved Applicants) acteristics	
	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 Length of Time Borrower Receives Assistance	Median contractual first lien payment, less HFA contribution. Median length of time borrowers have actually received assistance since disbursement for mortgage
Alternative Ou	utcomes	,
	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 of horrowers transitioned out of the HHE program into a short sale as an unintended outcome of
ļ	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	the program. Number of borrowers in this category divided by the total number of borrowers no longer receiving
Program Com	% pletion/ Transition	the program.
Program Com	% pletion/ Transition Loan Modification Program	the program. Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Com	% pletion/ Transition	the program. Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. 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
Program Com	% pletion/ Transition Loan Modification Program Number %	the program. Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. Number of borrowers who transitioned into a loan modification or principal reduction program.
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Program Com	% pletion/ Transition Loan Modification Program Number % Re-employed/ Regain Appropriate Employment Level Number	the program. Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. 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. Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
Program Com	% pletion/ Transition Loan Modification Program Number % Re-employed/ Regain Appropriate Employment Level	the program. Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. 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. Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate
Program Com	% pletion/ Transition Loan Modification Program Number % Re-employed/ Regain Appropriate Employment Level Number % Reinstatement/Current/Payoff	the program. Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. 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. 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.
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	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Other	assistance under this program.
	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.
		ce Data Reporting - Program Performance Be Reported In Aggregate For All Principal Reduction Programs:
gram Chara	acteristics (For All Approved Applicants)	be neported in Aggregate For An Frincipal neduction Frograms.
eral Chara	cteristics	
	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 1st Lien UPB After Program Entry	Median unpaid principal balance prior to receiving assistance. 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.
ent Combi	ned Loan to Value Ratio (CLTV)	
		Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the
	<100%	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.
		Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid
	100%-109%	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.
		Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid
	110%-120%	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.
		Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using
	>120%	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.
rnative Out		
	Deed-in-Lieu Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of
	Nullibel	the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Short Sale	assistance under this program.
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of
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		assistance under this program.
gram Comp	Jean Medification	assistance under this program.
gram Comp	letion/ Transition Loan Modification Program Number	assistance under this program. Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of
gram Comp	Loan Modification Program Number	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of their mortgage loan.
gram Comp	Loan Modification Program	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of
gram Comp	Loan Modification Program Number % Reinstatement/Current/Payoff	Number of borrowers who-received a recast/reamortization of the prinicipal 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.
gram Comp	Loan Modification Program Number % Reinstatement/Current/Payoff Number	Number of borrowers who-received a recast/reamortization of the prinicipal 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. Number of borrowers who transitioned out of the program due paying off their mortgage loan.
gram Comp	Loan Modification Program Number % Reinstatement/Current/Payoff	Number of borrowers who-received a recast/reamortization of the prinicipal 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.
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gram Comp	Loan Modification Program Number % Reinstatement/Current/Payoff Number % Other	Number of borrowers who-received a recast/reamortization of the prinicipal 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. 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.
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	Loan Modification Program Number % Reinstatement/Current/Payoff Number % Other Number % HFA Performanc The Following Data Points Are To Be	Number of borrowers who-received a recast/reamortization of the prinicipal 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. 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. 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.
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gram Charad	Loan Modification Program Number Reinstatement/Current/Payoff Number Rimber Cither Number HFA Performanc The Following Data Points Are To Be Interestics Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 1st Lien UPB Before Program Entry Median 1st Lien UPB After Program Entry Median 1st Lien UPB After Program Entry Median 2nd Lien UPB Before Program Entry Median 2nd Lien UPB After Program Entry Median Principal Forgiveness Inded Loan to Value Ratio (CLTV)	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. Number of borrowers who transitioned out of the program due paying off their mortgage loan. 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. 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. Ped Data Reporting - Program Performance Reported In Aggregate For All UPB/Lien Extinguishment Programs: Median contractual borrower payment on their first lien before receiving assistance. Median contractual borrower payment on their second lien before receiving assistance. Median contractual borrower payment after assistance from the program, if applicable. Median unpaid principal balance prior to receiving assistance. Median unpaid principal balance after receiving assistance, if applicable. Median second lien unpaid principal balance after receiving assistance, if applicable. Median second lien unpaid principal balance after receiving assistance, if applicable. 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 shoul only be included if those fees have been capitalized. 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. Percentage of
gram Charad	Loan Modification Program Number Reinstatement/Current/Payoff Number Rother Number Cother Number HFA Performanc The Following Data Points Are To Be Interestics (For All Approved Applicants) Steristics Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 1st Lien UPB Before Program Entry Median 1st Lien UPB Before Program Entry Median 2nd Lien UPB Refore Program Entry Median 2nd Lien UPB Refore Program Entry Median Principal Forgiveness	Number of borrowers who-received a recast/reamortization of the prinicipal 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. Number of borrowers who transitioned out of the program due paying off their mortgage loan. Number of borrowers who received a refinance or principal curtailment of their mortgage loan. 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. Page Data Reporting - Program Performance Reported In Aggregate For All UPB/Lien Extinguishment Programs: Median contractual borrower payment on their first lien before receiving assistance. Median contractual borrower payment on their second lien before receiving assistance. Median contractual borrower payment on their second lien before receiving assistance. Median unpaid principal balance prior to receiving assistance. Median unpaid principal balance prior to receiving assistance. Median unpaid principal balance after receiving assistance. Median second lien unpaid principal balance prior to receiving assistance, if applicable. Median second lien unpaid principal balance prior to receiving assistance, if applicable. Median second lien unpaid principal balance after receiving assistance, if applicable. 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. 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. P
gram Charad	Loan Modification Program Number Reinstatement/Current/Payoff Number Rimber Cither Number HFA Performanc The Following Data Points Are To Be Interestics Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 1st Lien UPB Before Program Entry Median 1st Lien UPB After Program Entry Median 1st Lien UPB After Program Entry Median 2nd Lien UPB Before Program Entry Median 2nd Lien UPB After Program Entry Median Principal Forgiveness Inded Loan to Value Ratio (CLTV)	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. 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. Number of borrowers who received a refinance or principal curtailment of their mortgage loan. 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. Page Data Reporting - Program Performance Reported In Aggregate For All UPB/Lien Extinguishment Programs: Median contractual borrower payment on their first lien before receiving assistance. Median contractual borrower payment after modification (including recast or refinance), or principal curtailment. Median contractual borrower payment after assistance from the program, if applicable. Median unpaid principal balance prior to receiving assistance. Median unpaid principal balance after receiving assistance. Median second lien unpaid principal balance after receiving assistance, if applicable. 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. 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. Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calcula

Number %	tion ation Program nt/Current/Payoff	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. 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. 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.
Short Sale Number % Program Completion/ Transit Loan Modifica Number % Reinstatemer	ation Program	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. 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. 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
Short Sale Number % Program Completion/ Transit Loan Modifica Number % Reinstatemer	ation Program	assistance under this program. 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. 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
Number % Program Completion/ Transit Loan Modifici Number % Reinstatemer	ation Program	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. 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
Number % Program Completion/ Transit Loan Modifici Number % Reinstatemer	ation Program	the program. Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. 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
% Program Completion/ Transit Loan Modificat Number % Reinstatemen	ation Program	the program. Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. 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
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Loan Modifica Number % Reinstatemen	ation Program	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
Loan Modifica Number % Reinstatemen	ation Program	Number of borrowers in this category divided by the total number of borrowers no longer receiving
Number % Reinstatemer		Number of borrowers in this category divided by the total number of borrowers no longer receiving
% Reinstatemen	nt/Current/Payoff	Number of borrowers in this category divided by the total number of borrowers no longer receiving
Reinstatemen	nt/Current/Payoff	Number of borrowers in this category divided by the total number of borrowers no longer receiving
	nt/Current/Payoff	
	nt/Current/Payoff	
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.
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
76		assistance under this program.
	HEA Dorforn	mance Data Reporting - Program Performance
		e To Be Reported In Aggregate For All Transition Assistance Programs:
warren Camplatian/Transit		3 to be neported in Aggregate For All Transition Assistance Programs.
rogram Completion/ Transit	IOII	
Short Sale		10 1 11 11 11 11 11
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
70		assistance under this program.
Deed-in-Lieu		
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 Perform	mance Data Reporting - Program Performance
	The Following Data Point	ts May Be Reported In Aggregate For Blight Elimination Programs
Program Intake/Evaluation		
Approved/Full	nded	
Number of St	tructures Receiving Assistance	The total number of structures approved and funded.
% of Total Nu	imber of Structures	Total number of structures receiving funding divided by the total number of structures submitted for
		eligibility review.
Denied/Canc	ollad	
Number of St	elleu	
	tructures Denied	The total number of structures denied for funding. The full application and all necessary information was
	tructures Denied	received and reviewed, but the structure was not approved for funding.
% of Total Nu		received and reviewed, but the structure was not approved for funding. Total number of structures denied for funding divided by the total number of structures submitted for
	tructures Denied	received and reviewed, but the structure was not approved for funding.
Withdrawn	tructures Denied umber of Submissions	received and reviewed, but the structure was not approved for funding. Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
Withdrawn Number of St	tructures Denied umber of Submissions tructures Withdrawn	received and reviewed, but the structure was not approved for funding. Total number of structures denied for funding divided by the total number of structures submitted for eligibility review. The total number of structures withdrawn by the program partner.
Withdrawn Number of St	tructures Denied umber of Submissions	received and reviewed, but the structure was not approved for funding. Total number of structures denied for funding divided by the total number of structures submitted for eligibility review. The total number of structures withdrawn by the program partner. Total number of structures withdrawn divided by the total number of structures that have been submitted for
Withdrawn Number of St % of Total Nu	tructures Denied umber of Submissions tructures Withdrawn	received and reviewed, but the structure was not approved for funding. Total number of structures denied for funding divided by the total number of structures submitted for eligibility review. The total number of structures withdrawn by the program partner.
Withdrawn Number of St % of Total Nu In Process	tructures Denied umber of Submissions tructures Withdrawn umber of Submissions	received and reviewed, but the structure was not approved for funding. Total number of structures denied for funding divided by the total number of structures submitted for eligibility review. The total number of structures withdrawn by the program partner. Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
Withdrawn Number of St % of Total Nu In Process	tructures Denied umber of Submissions tructures Withdrawn	received and reviewed, but the structure was not approved for funding. Total number of structures denied for funding divided by the total number of structures submitted for eligibility review. The total number of structures withdrawn by the program partner. Total number of structures withdrawn divided by the total number of structures that have been submitted for
Withdrawn Number of St % of Total Nu In Process Number of St	tructures Denied umber of Submissions tructures Withdrawn umber of Submissions	received and reviewed, but the structure was not approved for funding. Total number of structures denied for funding divided by the total number of structures submitted for eligibility review. The total number of structures withdrawn by the program partner. Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review. The total number of structures submitted that are pending review, or are in review but have not been decisioned. This should be reported in the Cumulative column only. Total number of structures submitted that are pending review, or are in review but have not been decisioned
Withdrawn Number of St % of Total Nu In Process Number of St	tructures Denied umber of Submissions tructures Withdrawn umber of Submissions tructures In Process	received and reviewed, but the structure was not approved for funding. Total number of structures denied for funding divided by the total number of structures submitted for eligibility review. The total number of structures withdrawn by the program partner. Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review. The total number of structures submitted that are pending review, or are in review but have not been decisioned. This should be reported in the Cumulative column only.
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	Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and
	Total Number of Dollowers Submitted for Assistance	in process). This should be reported in the Cumulative column only.
	Number of Borrowers that Previously Participated in Other HFA HHF	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF
	Programs	program components (i.e., funded borrowers only).
gram	Characteristics	
	Loan Characteristics at Origination	
	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).
	Assistance Characteristics	
	Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
rowe	r Income	
		Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest
	Above \$90,000	hundredth.
		Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest
	\$70,000-\$89,000	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.
ne Mo	ortgage 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.
grap	hic Breakdown (by County)	
	All Categories	Number of aggregate borrowers assisted in each county listed.
	HFA Performance	e 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.