

United States Department of the Treasury

HAF Annual Report

Submitted by William Schmidt

State Of New Jersey - HAF AR 2023

Participant Information:

Entity Name	New Jersey
Type of Recipient	State/DC
UEID	NFGKVVF89Q55
TIN	216000928
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FAIN#	HAF0019
Address	101 South Broad Street
City	Trenton
State	New Jersey
Zip	08625-0800

Please report discrepancies (if any) on the above information.

Report Status:	Submitted
Date Submitted:	11/15/2023 1:32 PM
Submitted by	William Schmidt, wschmidt@njhmf.gov
Certified by	William Schmidt

Point of Contact List:

Name	Title	Email	Roles
Jonathan Sternesky	Reporter	jsternesky@njhmfa.gov	HAF - Account Administrator;HAF - Authorized Representative
Melanie Walter	Executive Director-NJHMFA	mwalter@njhmfa.gov	HAF - Account Administrator
William Schmidt	Assistant Director, HAF	wschmidt@njhmfa.gov	HAF - Account Administrator;HAF - Point of Contact for Reporting;HAF - Authorized Representative
Katone Glover	New Jersey Housing and Mortgage Finance Agency	kglover@njhmfa.gov	HAF - Point of Contact for Reporting;HAF - Authorized Representative
James Abrams	New Jersey Housing and Mortgage Finance Agency	jabrams@njhmfa.gov	HAF - Authorized Representative

Name	Title	Email	Roles
JORDAN MOSKOWITZ	New Jersey Housing and Mortgage Finance Agency	jmoskowitz@njhmfa.gov	HAF - Account Administrator;HAF - Authorized Representative

Community Engagement and Outreach:

1. Did you continue outreach to communities over the past twelve months (October 1, 2022 - September 30, 2023)?	Yes
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2. Please provide the total amount spent on outreach in the past twelve months (October 1, 2022 - September 30, 2023).	\$10.03
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3. You identified the community-based organizations and providers of counseling services or legal assistance listed below in your HAF Participant Plan or a previous report. Please indicate whether you have performed outreach in the past twelve months (October 1, 2022 - September 30, 2023) to each organization or provider by tapping "Provide Data" and selecting Yes or No.

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Legal Services of New Jersey	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Fair Share Housing Center	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
New Jersey Institute for Social Justice	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Local Initiatives Support Corporation	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Housing and Community Development Network of New Jersey	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
New Jersey Citizen Action	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
New Jersey Organizing Project	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Services of New Jersey	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Consumer Credit and Budget Counseling, Inc.	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Housing Partnership of Morris County	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Navicore Solutions	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
PRAHD	Provider	✓	✓
Tri-City Peoples Corporation	Provider	✓	✓
Consumer Credit Counseling Service of Delaware Valley dba Clarifi	Provider	✓	✓
Isles, Inc.	Provider	✓	✓
The Waterfront Project	Provider	✓	✓
Ocean, Inc.	Provider	✓	✓

Performance Goals:

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

Methods for Targeting:

	<p>Additional community partners have been added in conjunction with the initial outreach done to faith-based organizations and through legislative channels (Urban Mayors and Black Legislative Caucus). Cumulatively, these partners have advanced originations while increasing our targeted area applicants to 24.5% while the state population remains at 15% in these areas. Our partners, primarily Housing Counseling Agencies, perform this outreach at no additional cost to the HAF Program other than billing for counseling</p>
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1. Please provide an update on your targeting plan including challenges, successes, etc.

services performed. This is done in conjunction with other Agency Initiatives which allows us to avoid additional HAF expense. We will continue our future marketing in these areas through our partners to ensure that these target populations have access

	to ERMA applications and funds.
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2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?	Yes
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Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
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If so, please provide best practices and information on coordination efforts.	1. Periodic meetings with U.S. Treasury, NCSHA, MBA to discuss trends, best practices and updated policies and procedures with other HAF states. 2. FHA, VA webinars held to discuss loss mitigation, foreclosure and delinquency trends and other issues that would affect HAF operations. 3. Coordination with other HFAs to examine and compare issues, efficiencies and best practices.
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2. Have you coordinated with servicers?	Yes
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If so, please provide best practices and information on coordination efforts.	1. Daily outreach to servicers via email, phone, meetings to determine status of current and outstanding records pipeline and to create a best practice scenario tailored to each that facilitates rapid response to HAF records requests and quicker turn-times. 2. Addition of CDF Portal into current operating system software to facilitate responsiveness both on servicers part and on HAFs. 3. Weekly Aged reports sent to servicers to highlight records that require immediate attention. 4. Coordination with the CPFBS and Federal Reserve Bank, where required, to handle continual servicer issues
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Certification:

Statement

I certify that the information provided is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF participant. The undersigned acknowledges that any materially false, fictitious, fraudulent statement, or representation (or concealment or omission of a material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 USC 1001, and also may subject me and the HAF participant to civil penalties, damages, and administrative remedies for false claims or otherwise (including under 31 USC 3729 et seq.) The undersigned is an authorized representative of the HAF participant with authority to make the above certifications and representations on behalf of the HAF participant.

1. How much in interest did you earn on HAF award funds in your last fiscal year?	\$7,698,002
2. If you earned interest in excess of \$500, did you remit that earned interest to the Department of Health and Human Services Payment Management System (PMS)?	Yes