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 Characteristics

		QTD	Cumulative
1	**Unique Borrower Count**		
2	Number of Unique Borrowers Receiving Assistance	922	8186
3	Number of Unique Borrowers Denied Assistance	1150	11985
4	Number of Unique Borrowers Withdrawn from Program	126	526
5	Number of Unique Borrowers in Process	N/A	663
6	Total Number of Unique Borrower Applicants	N/A	21360
7	**Program Expenditures ($)**		
8	Total Assistance Provided to Date	$22,259,915	$292,336,522
9	Total Spent on Administrative Support, Outreach, and Counseling	$2,091,965	$33,616,880
10	**Geographic Breakdown (by county)**		
11	Atlantic	192	889
12	Bergen	21	439
13	Burlington	32	702
14	Camden	242	1050
15	Cape May	5	116
16	Cumberland	13	208
17	Essex	39	491
18	Gloucester	149	587
19	Hudson	14	141
20	Hunterdon	5	50
21	Mercer	16	289
22	Middlesex	31	624
23	Monmouth	32	546
24	Morris	21	219
25	Ocean	19	504
26	Passaic	23	298
27	Salem	4	77
28	Somerset	11	190
29	Sussex	13	238
30	Union	33	399
31	Warren	7	129
32	**Home Mortgage Disclosure Act (HMDA)**		
33	*Borrower*		
34	*Race*		
35	American Indian or Alaskan Native	4	32
36	Asian	21	275
37	Black or African American	186	2,081
38	Native Hawaiian or other Pacific Islander	4	19
39	White	624	4,917
40	Information not provided by borrower	83	862
41	*Ethnicity*		
42	Hispanic or Latino	131	1,071
43	Not Hispanic or Latino	708	6,897
44	Information not provided by borrower	83	218
45	*Sex*		
46	Male	465	4,040
47	Female	374	3,928
48	Information not provided by borrower	83	218
49	*Co-Borrower*		
50	*Race*		
51	American Indian or Alaskan Native	1	18
52	Asian	13	152
53	Black or African American	47	611
54	Native Hawaiian or other Pacific Islander	0	9
55	White	222	2,233
56	Information not provided by borrower	41	424
57	*Ethnicity*		
58	Hispanic or Latino	43	490
59	Not Hispanic or Latino	240	2,832
60	Information not provided by borrower	41	125
61	*Sex*		
62	Male	78	1,123
63	Female	205	2,199
64	Information not provided by borrower	41	125

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.

New Jersey
HFA Performance Data Reporting- Program Performance
HomeKeeper Program

			QTD	Cumulative
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	326	1,144
4		% of Total Number of Applications	N/A	28.42%
5		*Denied*		
6		Number of Borrowers Denied	588	2,121
7		% of Total Number of Applications	N/A	52.68%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	111	271
10		% of Total Number of Applications	N/A	6.73%
11		*In Process*		
12		Number of Borrowers In Process	N/A	490
13		% of Total Number of Applications	N/A	12.17%
14		*Total*		
15		Total Number of Borrowers Applied	N/A	4,026
16		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	$1,752	$1,633
20		Median 1st Lien Housing Payment After Assistance	$0	$0
21		Median Length of Time Borrower Receives Assistance	N/A	4
22		Median Assistance Amount	$16,982	$21,389
23	**Assistance Characteristics**			
24		Assistance Provided to Date	$9,739,895	**$26,945,601**
25	**Other Characteristics**			
26		*Current*		
27		Number	48	229
28		%	14.72%	20.02%
29		*Delinquent (30+)*		
30		Number	33	108
31		%	10.12%	9.44%
32		*Delinquent (60+)*		
33		Number	48	139
34		%	14.72%	12.15%
35		*Delinquent (90+)*		
36		Number	197	668
37		%	60.43%	58.39%
38	**Borrower Income ($)**			
39		Above $90,000	9.82%	9.53%
40		$70,000- $89,000	11.04%	8.57%
41		$50,000- $69,000	15.95%	14.95%
42		Below $50,000	63.19%	66.96%
43	**Hardship**			
44		Unemployment	236	833
45		Underemployment	90	311
46		Divorce	0	0
47		Medical Condition	0	0
48		Death	0	0
49		Other	0	0
50	**Program Outcomes**			
51		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	79	187

52	**Alternative Outcomes**		
53	*Foreclosure Sale*		
54	Number	0	0
55	%	0.00%	0.00%
56	*Cancelled*		
57	Number	0	0
58	%	0.00%	0.00%
59	*Deed in Lieu*		
60	Number	0	0
61	%	0.00%	0.00%
62	*Short Sale*		
63	Number	0	0
64	%	0.00%	0.00%
65	**Program Completion/ Transition**		
66	*Loan Modification Program*		
67	Number	N/A	N/A
68	%	N/A	N/A
69	*Re-employed/ Regain Appropriate Employment Level*		
70	Number	0	0
71	%	0.00%	0.00%
72	*Reinstatement/Current/Payoff*		
73	Number	79	187
74	%	100.00%	100.00%
75	*Other - Borrower Still Owns Home*		
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**		
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
16	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	$1,527	$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%
50	**Borrower 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	**Hardship**			
56		Unemployment	56	251
57		Underemployment	20	201
58		Divorce	1	6
59		Medical Condition	1	32
60		Death	4	23
61		Other	6	41
62	**Program Outcomes**			
63		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	121	477
64	**Alternative 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	0
73		%	0.00%	0.00%
74		*Short Sale*		
75		Number	0	0
76		%	0.00%	0.00%
77	**Program Completion/ Transition**			
78		*Loan Modification Program*		
79		Number	121	477
80		%	100.00%	100.00%
81		*Reinstatement/Current/Payoff*		
82		Number	N/A	N/A
83		%	N/A	N/A
84		*Other - Borrower Still Owns Home*		
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 250 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
1	**Program Intake/Evaluation**			
2		*Approved*		
3		Number of Borrowers Receiving Assistance	N/A	6005
4		% of Total Number of Applications	N/A	45.86%
5		*Denied*		
6		Number of Borrowers Denied	N/A	6952
7		% of Total Number of Applications	N/A	53.10%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	N/A	136
10		% of Total Number of Applications	N/A	1.04%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Applications	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Applied	N/A	13093
16		Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
17	**Program Characteristics**			
18	**General Characteristics**			
19		Median 1st Lien Housing Payment Before Assistance	N/A	1662
20		Median 1st Lien Housing Payment After Assistance	N/A	0
21		Median Length of Time Borrower Receives Assistance	N/A	19
22		Median Assistance Amount	N/A	43072
23	**Assistance Characteristics**			
24		Assistance Provided to Date	N/A	**$230,706,171**
25	**Other Characteristics**			
26		*Current*		
27		Number	N/A	1633
28		%	N/A	27.19%
29		*Delinquent (30+)*		
30		Number	N/A	503
31		%	N/A	8.38%
32		*Delinquent (60+)*		
33		Number	N/A	428
34		%	N/A	7.13%
35		*Delinquent (90+)*		
36		Number	N/A	3441
37		%	N/A	57.30%
38	**Program Outcomes**			
39		Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	6005
40	**Alternative Outcomes**			
41		*Foreclosure Sale*		
42		Number	N/A	0
43		%	N/A	0.00%
44		*Cancelled*		
45		Number	N/A	0
46		%	N/A	0.00%
47		*Deed in Lieu*		
48		Number	N/A	0
49		%	N/A	0.00%
50		*Short Sale*		
51		Number	N/A	0
52		%	N/A	0.00%

53	**Program Completion/ Transition**			
54		*Loan Modification Program*		
55		Number	N/A	13
56		%	N/A	0.21%
57		*Re-employed/ Regain Appropriate Employment Level*		
58		Number	N/A	40
59		%	N/A	0.67%
60		*Reinstatement/Current/Payoff*		
61		Number	N/A	3218
62		%	N/A	53.59%
63		*Other - Borrower Still Owns Home*		
64		Number	N/A	2734
65		%	N/A	45.53%

New Jersey		
HFA Performance Data Reporting- Program Performance		
HomeSeeker Down Payment Assistance Program		
	QTD	**Cumulative**
1 Program Intake/Evaluation		
2 *Funded*		
3 Number of Borrowers Receiving Assistance	530	614
4 % of Total Number of Submissions	N/A	97.92%
5 *Denied*		
6 Number of Borrowers Denied	0	2
7 % of Total Number of Submissions	N/A	0.03%
8 *Withdrawn*		
9 Number of Borrowers Withdrawn	0	0
10 % of Total Number of Submissions	N/A	0.00%
11 *In Process*		
12 Number of Borrowers In Process	N/A	11
13 % of Total Number of Submissions	N/A	2.05%
14 *Total*		
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		
18 Loan Characteristics at Origination		
19 Median Purchase Price	164500	165000
20 Median Credit Score	691	691
21 Median DTI	28%	27%
22 Assistance Characteristics		
23 Assistance Provided to Date	$8,480,000	**$9,824,000**
24 Borrower Characteristics		
25 Borrower Income ($)		
26 Above $90,000	19.23%	19.54%
27 $70,000- $89,000	18.08%	18.54%
28 $50,000- $69,000	35.38%	35.60%
29 Below $50,000	27.31%	26.32%
30 Home Mortgage Disclosure Act (HMDA)		
31 *Borrower*		
32 *Race*		
33 American Indian or Alaskan Native	1	1
34 Asian	12	14
35 Black or African American	71	84
36 Native Hawaiian or other Pacific Islander	0	0
37 White	419	486
38 Information not provided by borrower	27	29
39 *Ethnicity*		
40 Hispanic or Latino	69	81
41 Not Hispanic or Latino	434	504
42 Information not provided by borrower	27	29
43 *Sex*		
44 Male	312	358
45 Female	191	227
46 Information not provided by borrower	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	**Geographic 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 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 **unique** borrowers **not** receiving assistance under any of the programs and not withdrawn.		
	Number of Unique Borrowers Withdrawn from Program	Total number of **unique** borrowers who **do not** 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 **unique** 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)				
		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.		
		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				
	Approved			
	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.		
	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 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.		
	Total			
	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)				
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				
	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 approved applicants.		
	Delinquent (60+)			
	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.		
	Delinquent (90+)			
	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.		
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	
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	

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 for mortgage	
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 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				
		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-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.	
		Reinstatement/Current/Payoff		
		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.	
		Other		
		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				
		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 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.	
		Reinstatement/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 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				
		Short Sale		
		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.	
		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 Performance Data Reporting - Program Performance				
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs				
Program Intake/Evaluation				
		Approved/Funded		
		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.	
		Denied/Cancelled		
		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.	
		Withdrawn		
		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.	
		In Process		
		Number of Structures In Process	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.	
		% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decisioned divided by the total number of structures that have been submitted for eligibility review.	
		Total		
		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 decisioned 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				
		Funded		
		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.	
		Denied		
		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.	
		Withdrawn		
		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.	
		In Process		
		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.	
		Total		

	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			
	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.	
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)			
	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.	
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.	