

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: July 2017

	New Jersey		
	HFA Performance Data Reporting- Borrower Cha	racteristics	
		QTD	Cumulative
1 Unique	Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	345	6788
3	Number of Unique Borrowers Denied Assistance	1305	9528
4	Number of Unique Borrowers Withdrawn from Program	86	289
5	Number of Unique Borrowers in Process	N/A	1140
6	Total Number of Unique Borrower Applicants	N/A	17745
7 Program	n Expenditures (\$)		
8	Total Assistance Provided to Date	\$9,354,419	\$256,822,698
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,284,249	\$29,280,791
10 Geogra	phic Breakdown (by county)		
11	Atlantic	56	627
12	Bergen	14	398
13	Burlington	28	636
14	Camden	35	710
15	Cape May	3	102
16	Cumberland	3	188
17	Essex	33	421
18	Gloucester	12	404
19	Hudson	8	120
20	Hunterdon	1	43
21	Mercer	18	245
22	Middlesex	16	574
23	Monmouth	27	483
24	Morris	13	190
25	Ocean	25	469
26	Passaic	13	257
27	Salem	2	70
28	Somerset	7	175
29	Sussex	4	218
30	Union	18	340
31	Warren	9	118

		QTD	Cumulative
Home N	Iortgage Disclosure Act (HMDA)		
3	Borrowe	r	
Ļ	Race		
5	American Indian or Alaskan Native	3	
6	Asian	11	2
·	Black or African American	101	1,7
5	Native Hawaiian or other Pacific Islander	1	
	White	180	4,0
)	Information not provided by borrower	49	7
	Ethnicity		
2	Hispanic or Latino	51	8
5	Not Hispanic or Latino	245	5,8
ŀ	Information not provided by borrower	49	1
	Sex	· · · ·	
5	Male	116	3,3
7	Female	180	3,3
3	Information not provided by borrower	49	1
	Co-Borrow	ver	
	Race		
	American Indian or Alaskan Native	1	
	Asian	4	1
5	Black or African American	24	5
	Native Hawaiian or other Pacific Islander	0	
5	White	70	1,9
5	Information not provided by borrower	30	3
·	Ethnicity		
5	Hispanic or Latino	19	4
	Not Hispanic or Latino	80	2,4
	Information not provided by borrower	30	,
	Sex		
	Male	32	1,0
5	Female	67	1,8
	Information not provided by borrower	30	

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41 \$50,000- \$69,000 15.22% 42 Below \$50,000 68.86% 43 Hardship 210	<u> </u>		
42 Below \$50,000 68.86% 43 Hardship 210	15.73%		
43 Hardship 14 Unemployment 210	67.54%		
14 Unemployment 210	07.04%	00.00%	
	373	210	
	123		
6 Divorce 0	123		
7 Medical Condition 0	(
18 Death 0	C		
49 Other 0	0		

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	New Jersey			
	HFA Performance Data Reporting- Program Performan HomeKeeper Program	nce		
		QTD	Cumulative	
50 Progra	m Outcomes			
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	11	
52 Alterna	tive Outcomes			
53	Foreclosure Sale			
54	Number	0	0	
55	%	0.00%	0.00%	
56	Cancelled			
57	Number	0	C	
58	%	0.00%	0.00%	
59				
60	Number	0	C	
61	%	0.00%	0.00%	
62	Short Sale			
63	Number	0	(
64	%	0.00%	0.00%	
5 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	C	
71	%	0.00%	0.00%	
72	Reinstatement/Current/Payoff			
73	Number	0	11	
74	%	0.00%	100.00%	
75	Other - Borrower Still Owns Home			
76	Number	0	C	
77	%	0.00%	0.00%	

	New Jersey		
	HFA Performance Data Reporting- Program Perfo	ormance	
	Home Saver Program		
		QTD	Cumulative
	n Intake/Evaluation		
2 3	Approved Number of Borrowers Receiving Assistance	73	378
4	% of Total Number of Applications	/ 3 N/A	12.56%
5	Denied	11/7	12.007
6	Number of Borrowers Denied	672	1964
° 7	% of Total Number of Applications	N/A	65.25%
8	Withdrawn		
9	Number of Borrowers Withdrawn	68	125
0	% of Total Number of Applications	N/A	4.15%
1	In Process		
2	Number of Borrowers In Process	N/A	543
3	% of Total Number of Applications	N/A	18.04%
4	Total		
5	Total Number of Borrowers Applied	N/A	3010
_	Number of Borrowers Participating in Other HFA HHF Programs or	N/A	N/A
6	Program Components		
	Characteristics		
	Characteristics		
9	Median 1st Lien Housing Payment Before Assistance	\$1,435	\$1,523
0	Median 1st Lien Housing Payment After Assistance	\$1,219	\$1,452
1	Median 2nd Lien Housing Payment Before Assistance	\$205	\$209
2	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
3 4	Median 1st Lien UPB Before Program Entry Median 1st Lien UPB After Program Entry	\$164,252 \$133,657	\$186,311 \$156,803
5	Median 2nd Lien UPB Before Program Entry	\$25,633	\$37,567
6	Median 2nd Lien UPB After Program Entry	\$23,033 N/A	
7	Median Principal Forgiveness	\$27,642	\$24,360
8	Median Assistance Amount	\$50,000	\$50,000
	nce Characteristics	<i>+</i> ,	+;
0	Assistance Provided to Date	\$3,339,704	\$16,731,782
	haracteristics	\$0,000,101	<i><i><i></i></i></i>
2	Current		
3	Number	12	71
4	%	16.44%	18.78%
5	Delinguent (30+)		
6	Number	7	31
7	%	9.59%	8.20%
8	Delinquent (60+)		
9	Number	6	15
0	%	8.22%	3.97%
1	Delinquent (90+)		
2	Number	48	261
3	%	65.75%	69.05%
	Combined Loan to Value Ratio (CLTV)		
5	<100%	17.81%	28.89%
6	100%-119%	35.62%	36.67%
	120%-139%	28.77%	17.78%
7	1 100/ 1 700/		
7 8 9	140%-159% >=160%	6.85% 10.96%	<u>11.11%</u> 5.55%

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	New Jersey		
	HFA Performance Data Reporting- Program Performation	ance	
	Home Saver Program		
		QTD	Cumulative
51	Above \$90,000	4.11%	7.78%
2	\$70,000- \$89,000	5.48%	21.119
3	\$50,000- \$69,000	26.03%	33.33%
4	Below \$50,000	64.38%	37.789
5 Hards	. ,	01.0070	01.107
6	Unemployment	42	15
7	Underemployment	22	15
8	Divorce	1	10
9	Medical Condition	3	2
0	Death	0	1
51	Other	5	3
	ram Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition	0	26
3	or Alternative Outcomes)	Ũ	20
	native Outcomes		
5	Foreclosure Sale		
6	Number	0	
7	%	0.00%	0.00%
8	Cancelled	•	
9	Number	0	
0	%	0.00%	0.00%
'1	Deed in Lieu		
2	Number	0	
3	%	0.00%	0.00%
4	Short Sale		
5	Number	0	
6	%	0.00%	0.00%
7 Progr	am Completion/ Transition		
8	Loan Modification Program		
9	Number	0	26
0	%	0.00%	100.00%
51	Reinstatement/Current/Payoff		
2	Number	N/A	N/A
3	%	N/A	N/A
4	Other - Borrower Still Owns Home		
5	Number	N/A	N/A
6	%	N/A	N/A

	New Jersey			
	HFA Performance Data Reporting- Program Performa	nce		
	HomeKeeper Program			
		QTD	Cumulative	
1 Program	n 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	
	Number of Borrowers Participating in Other HFA HHF Programs or Program	N/A	N/A	
16	Components			
17 Program	n 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 Assista	nce Characteristics			
24	Assistance Provided to Date	N/A	\$230,706,171	
25 Other C	haracteristics		• • • •	
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+)		0.0070	
33	Number	N/A	428	
34	%	N/A	7.13%	
35	Delinquent (90+)			
	Number	N/A	3441	
36				

	New Jersey			
	HFA Performance Data Reporting- Program Performance			
	HomeKeeper Program			
		OTD	Currenteting	
28 Bro	gram Outcomes	QTD	Cumulative	
30 FTU	Borrowers No Longer in the HHF Program (Program Completion/Transition or	N/A	6005	
39	Alternative Outcomes)	IN/A	6005	
	ernative 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				
48	Number	N/A	0	
49	%	N/A	0.00%	
50	Short Sale			
51	Number	N/A	0	
52	%	N/A	0.00%	
53 Pro	gram 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 Progran	n				
		QTD	Cumulative			
1	Program Intake/Evaluation					
2						
3		1	1			
4	% of Total Number of Submissions	N/A	1.22%			
5	Denied					
6		0	0			
7	% of Total Number of Submissions	N/A	0.00%			
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	81			
13	% of Total Number of Submissions	N/A	98.78%			
14	Total					
15	Total Number of Borrowers Submitted for Assistance	N/A	82			
	Number of Borrowers that Previously Participated in Other HFA HHF	0	0			
16						
	17 Program Characteristics					
	Loan Characteristics at Origination					
19	Median Purchase Price	177000	177000			
20		743	743			
21	Median DTI	96%	96%			
22	22 Assistance Characteristics					
23		\$16,000	\$16,000			
	24 Borrower Characteristics					
25	Borrower Income (\$)					
26	Above \$90,000	100.00%	100.00%			
27	\$70,000- \$89,000	0.00%	0.00%			
28		0.00%	0.00%			
29		0.00%	0.00%			
30	Home Mortgage Disclosure Act (HMDA)					

	New Jersey		
	HFA Performance Data Reporting- Progra HomeSeeker Down Payment Assistan		
	, , , , , , , , , , , , , , , , , , ,	QTD	Cumulative
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	(0 0
34	Asian	(0 0
35	Black or African American	(0 0
36	Native Hawaiian or other Pacific Islander	(0 0
37	White	· · · · · · · · · · · · · · · · · · ·	1 1
38	Information not provided by borrower		0 0
39	Ethnicity		
40	Hispanic or Latino		0 0
41	Not Hispanic or Latino		1 1
42	Information not provided by borrower		0 0
43	Sex		
44	Male	(0 0
45	Female		1 1
46	Information not provided by borrower		0 0
47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native		0 0
50	Asian		0 0
51	Black or African American		0 0
52	Native Hawaiian or other Pacific Islander		0 0
53	White		0 0
54	Information not provided by borrower	(0 0
55	Ethnicity		
56	Hispanic or Latino		0 0
57	Not Hispanic or Latino		0 0
58	Information not provided by borrower	(0 0
59	Sex		
60	Male		0 0
61	Female		0 0
62	Information not provided by borrower	(0 0
63 Geograp	hic Breakdown (by Targeted Area)		
64	Atlantic	(0 0
65	Camden		0 0
66	Essex		0 0
67	Gloucester		1 1
68	Passaic		0 0
69	Union	(0 0

Data Dictionary					
	HFA Performance Data Reporting - Borrower Characteristics				
The Following Data Points Are To Be Reported In Aggregate For All Programs:					
Unique Borrow		Tatal sumbar of unique because being reactived come form of accidence under one of the			
	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 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 Applicants	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 borrowers. This should be the total of the four above fields and reported			
Program Expe		in the Cumulative column only.			
	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 B	reakdown (by County) All Categories	Number of examples to be an example to a line of the second structure of the s			
Home Mortgag	ge Disclosure Act (HMDA)	Number of aggregate borrowers assisted in each county listed.			
g	Race	Borrower			
	All Categories	All totals for the aggregate number of borrowers assisted.			
	Ethnicity	All totals for the exercise number of homeware posisted			
	All Categories Sex	All totals for the aggregate number of borrowers assisted.			
	All Categories	All totals for the aggregate number of borrowers assisted. Co-Borrower			
	Race	All totals for the environments much an of hermonic environment and			
	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.			
		a Reporting - Program Performance			
		eported In Aggregate For All Non-Blight/DPA Programs:			
Program Intak					
	Approved	The total much as of hermony and a bid an analytic sector to the sector of a sector sector.			
	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			
	Withdrawn	number of borrowers who applied for the specific program.			
	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			
	% of Total Number of Applications	approval or failure to complete application despite attempts by the HFA. 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>i.e.</i> , funded borrowers only).			
	acteristics (For All Approved Applicants)				
General Chara	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 Ch					
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).			
Other Charact	eristics				
	Current				
	Number	Number of borrowers current at the time of application.			
	% Delinquent (30+)	Number of current borrowers divided by the total number of approved applicants.			
	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.			
1	I NULLION	Internor or portowers port days demiquent at the time of application.			

1	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
Borrower Incor	ne	
	AL	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the
	Above \$90,000	nearest hundredth. Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the
	\$70,000- \$89,000	nearest hundredth.
		Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the
	\$50,000- \$69,000 Below \$50,000	nearest hundredth.
Hardship	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the
narusnip	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
		Number of borrowers assisted with divorce hardship.
	Divorce	Number of herroware posisted with medical condition herdohin
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
		Number of borrowers assisted with other hardship.
Des services Outland	Other	
Program Outco	mes	
	Borrowers No Longer in the HHF Program (Program	Number of borrowers no longer receiving assistance under this program.
	Completion/Transition or Alternative Outcome)	
Alternative Out		
	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
	HFA Performance Data	Reporting - Program Performance
		d In Aggregate For All Unemployment Assistance Programs:
	acteristics (For All Approved Applicants)	
General Charac	Arristics 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 boliower payment on their mist her before receiving assistance.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for
Alternative Out		
	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
	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 the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
Program Comr	letion/ Transition	assistance under this program.
Frogram Comp	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
	Re-employed/ Regain Appropriate Employment Level	assistance under this program.
	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
	Reinstatement/Current/Payoff	assistance under this program.
	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
	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
	HEA Borformanoa Data	assistance under this program.
		Reporting - Program Performance d In Aggregate For All Reinstatement Assistance Programs:
Alternative Out		a magnegato i or an temetatement Assistance i regranis.
	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
	/0	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
	70	assistance under this program.
Program Comp	letion/ Transition	
	Loan Modification Program	
1	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. a Reporting - Program Performance				
Brogram Char	The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs: Program Characteristics (For All Approved Applicants)					
General Chara						
	Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance	Median contractual borrower payment on their first lien before receiving assistance. Median contractual first lien payment after modification (including recast or refinance), or principal				
	Madian 2nd Lian Housing Doumant Patara Assistance	curtailment.				
	Median 2nd Lien Housing Payment Before Assistance Median 2nd Lien Housing Payment After Assistance	Median contractual borrower payment on their second lien before receiving 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 Comb	ined Loan to Value Ratio (CLTV)					
		Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated				
	<100%	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 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application				
	100%-109%	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				
	110%-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.				
		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				
Alternative Ou	>120%	application divided by the most current market valuation at the time of assistance.				
Alternative Ou	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				
Program Com	nletion/Transition	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				
	Reinstatement/Current/Payoff	assistance under this program.				
	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 of boundary states and the second sta				
	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				
	HFA Performance Dat	assistance under this program.				
	The Following Data Points Are To Be Repor	ted In Aggregate For All UPB/Lien Extinguishment Programs:				
	acteristics (For All Approved Applicants)					
General Chara	Interistics 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.				
Current Comb	ined Loan to Value Ratio (CLTV)					

	<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculat 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 100-109%, calculated us
	100%-109%	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 us 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 greater than 120%, calc using the unpaid principal balance for all first and junior liens (if applicable) at the time of
1	>120%	application divided by the most current market valuation at the time of assistance.
tive Ou	Itcomes 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 rece
		assistance under this program.
	Short Sale Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
	Number	outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer rec assistance under this program.
n Com	pletion/ 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 rect assistance under this program.
	Reinstatement/Current/Payoff	
	Number	Number of borrowers who transitioned out of the program due to paying off their mortgage lo-
	% Other	Number of borrowers in this category divided by the total number of borrowers no longer reco 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 rece
		assistance under this program.
		Data Reporting - Program Performance
m Com	The Following Data Points Are To Be Re pletion/ Transition	eported In Aggregate For All Transition Assistance Programs:
iii com	Short Sale	
	Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
	%	
	Deed-in-Lieu	Number of borrowers in this category divided by the total number of borrowers no longer rece assistance under this program.
	Deed-in-Lieu Number	Number of borrowers in this category divided by the total number of borrowers no longer reca assistance under this program. Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
	Deed-in-Lieu	Number of borrowers in this category divided by the total number of borrowers no longer rece assistance under this program. 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 rece
	Deed-in-Lieu Number %	Number of borrowers in this category divided by the total number of borrowers no longer reca assistance under this program. Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
	Deed-in-Lieu Number % HFA Performance D The Following Data Points May Be	Number of borrowers in this category divided by the total number of borrowers no longer rece assistance under this program. 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 rece assistance under this program.
n Intak	Deed-in-Lieu Number % HFA Performance D The Following Data Points May Be ce/Evaluation	Number of borrowers in this category divided by the total number of borrowers no longer rece assistance under this program. 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 rece assistance under this program. Data Reporting - Program Performance
n Intak	Deed-in-Lieu Number % HFA Performance D The Following Data Points May Be (e/Evaluation Approved/Funded	Number of borrowers in this category divided by the total number of borrowers no longer rece assistance under this program. 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 rece assistance under this program. Data Reporting - Program Performance Reported In Aggregate For Blight Elimination Programs
m Intak	Deed-in-Lieu Number % HFA Performance D The Following Data Points May Be ce/Evaluation	Number of borrowers in this category divided by the total number of borrowers no longer rece assistance under this program. 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 rece assistance under this program. Data Reporting - Program Performance Reported In Aggregate For Blight Elimination Programs The total number of structures approved and funded. Total number of structures receiving funding divided by the total number of structures submit
n Intak	Deed-in-Lieu Number % HFA Performance D The Following Data Points May Be se/Evaluation Approved/Funded Number of Structures Receiving Assistance % of Total Number of Structures	Number of borrowers in this category divided by the total number of borrowers no longer rece assistance under this program. 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 rece assistance under this program. Data Reporting - Program Performance Reported In Aggregate For Blight Elimination Programs The total number of structures approved and funded.
n Intak	Deed-in-Lieu Number % HFA Performance D The Following Data Points May Be Re/Evaluation Approved/Funded Number of Structures Receiving Assistance	Number of borrowers in this category divided by the total number of borrowers no longer rece assistance under this program. 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 rece assistance under this program. Data Reporting - Program Performance Reported In Aggregate For Blight Elimination Programs The total number of structures approved and funded. Total number of structures receiving funding divided by the total number of structures submit
n Intak	Deed-in-Lieu Number % HFA Performance D The Following Data Points May Be e/Evaluation Approved/Funded Number of Structures Receiving Assistance % of Total Number of Structures Denied/Cancelled Number of Structures Denied	Number of borrowers in this category divided by the total number of borrowers no longer rece assistance under this program. 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 rece assistance under this program. Number of borrowers in this category divided by the total number of borrowers no longer rece assistance under this program. Data Reporting - Program Performance Reported In Aggregate For Bight Elimination Programs The total number of structures approved and funded. Total number of structures receiving funding divided by the total number of structures submit for eligibility review. 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.
n Intak	Deed-in-Lieu Number % HFA Performance D The Following Data Points May Be (e/Evaluation Approved/Funded Number of Structures Receiving Assistance % of Total Number of Structures Denied/Cancelled	Number of borrowers in this category divided by the total number of borrowers no longer recercies Assistance under this program. 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 recercies assistance under this program. Number of borrowers in this category divided by the total number of borrowers no longer recercies assistance under this program. Data Reporting - Program Performance Reported In Aggregate For Blight Elimination Programs The total number of structures approved and funded. Total number of structures receiving funding divided by the total number of structures submit for eligibility review. 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. Total number of structures denied for funding divided by the total number of structures submit
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<u>n Intak</u>	Deed-in-Lieu Number % HFA Performance D The Following Data Points May Be Re/Evaluation Approved/Funded Number of Structures Receiving Assistance % of Total Number of Structures Denied/Cancelled Number of Structures Denied % of Total Number of Submissions Withdrawn Number of Structures Withdrawn % of Total Number of Submissions In Process	Number of borrowers in this category divided by the total number of borrowers no longer rece assistance under this program. 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 rece assistance under this program. Data Reporting - Program Performance Preported In Aggregate For Blight Elimination Programs The total number of structures receiving funding divided by the total number of structures submitt for eligibility review. 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. Total number of structures denied for funding divided by the total number of structures submit for eligibility review. The total number of structures denied for funding divided by the total number of structures submit for eligibility review. The total number of structures denied for funding divided by the total number of structures submit 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 beel submitted for eligibility review. The total number of structures submitted that are pending review, or are in review but have n 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 nt be been decisioned. This should be reported in the Cumulative column only. </td
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	Deed-in-Lieu Number % HFA Performance D The Following Data Points May Be Receiving Data Points May Be Performance D Approved/Funded Number of Structures Receiving Assistance % of Total Number of Structures Denied/Cancelled Number of Structures Denied % of Total Number of Submissions Withdrawn Number of Structures Withdrawn % of Total Number of Submissions In Process Number of Structures In Process % of Total Number of Submissions Total Total Number of Structures Submitted for Eligibility Review acteristics Total Assistance Spent on Acquisition Median Assistance Spent on Demolition	Number of borrowers in this category divided by the total number of borrowers no longer recassistance under this program. 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 recassistance under this program. Data Reporting - Program Performance Reported In Aggregate For Blight Elimination Programs The total number of structures receiving funding divided by the total number of structures submit for eligibility review. 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. Total number of structures denied for funding divided by the total number of structures submit 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 bee 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 that have been submitted for eligibility review (approved, denied, withdrawn and in process). 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 be decisioned divided by the total number of structures that have been submitted for eligibility review.
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	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.	
i	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>i.e.</i> , funded borrowers only).	
Program Ch	naracteristics		
	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	The median new end dest to meene have at the time of origination (as defined by program).	
	Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.	
Borrower In		Total amount of aggregate assistance exclusively dispursed by the Tit A.	
Borrower In	icome	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the	
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 of greater, rounded to the Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the	
	\$70,000- \$89,000	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 Morto	e 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 totals for the aggregate number of borrowers assisted. Co-Borrower		
I	Race		
	All Categories All totals for the aggregate number of borrowers assisted. Ethnicity		
	All Categories Sex	All totals for the aggregate number of borrowers assisted.	
	All Categories	All totals for the aggregate number of borrowers assisted.	
Geographic	: Breakdown (by County)		
Coographic		Number of aggregate borrowers assisted in each county listed	
	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.	