

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: August 2018** 

Unique Borrower Court		HFA Performance Data Reporting- Borrower Cha	luctoristics	
Number of Unique Borrowers Receiving Assistance   200			QTD	Cumulat
Number of Unique Borrowers Denied Assistance	Unique Borr		1 0001	
Number of Unique Borrovers Withdrawn from Program   N/A				
Number of Unique Borrower in Process   N/A		·		
Total Number of Unique Borrower Applicants				
Total Assistance Provided to Date   S9,151,822   S31   Total Assistance Provided to Date   Total Spent on Administrative Support, Outreach, and Counseling   S1,010,766   S3   S3   S3   S3   S4   S4   S4   S4		·		
Total Assistance Provided to Date   So, 151,822   \$31   Total Spent on Administrative Support, Outreach, and Counseling   \$1,010,766   \$51   \$51,010,766   \$51   \$51,010,766   \$51,010	Program Ex			
Allantic   20			\$9,151,822	\$319,
Atlantic   20		Total Spent on Administrative Support, Outreach, and Counseling	\$1,010,766	\$36,
Bergen	Geographic	Breakdown (by county)	<del>, , , , , , , , , , , , , , , , , , , </del>	
Burlington   18				
Campdon				
Cape May				
Cumberland				
Essex				
Hudson				
Hunterdon				
Middlesex   12   Monmouth   10   Morris   6   Coean   9   Passaic   5   Salem   3   Somerset   5   Sussex   2   2   Union   7   Warren   2   Monmouth   6   Morris   6   Coean   9   Passaic   5   Sussex   2   2   Union   7   Warren   2   Monte   Morris   7   Warren   7   Warre		Hudson	4	
Monmouth   10   10   10   10   10   10   10   1		Hunterdon		
Monmouth   10				
Morris				
Decean   9   Passaic   5   5   5   5   5   5   5   5   5				
Passaic   5				
Salem   3   Somerset   5   Sussex   2   Union   7   Warren   2   Power   7				
Somerset   5   Sussex   2   2   Union   7   Warren   2   2				
Sussex   2   2   1   1   1   1   1   1   1   1				
Union				
Borrower			7	
Borrower           Race         3           Asian         6           Black or African American         52           Native Hawaiian or other Pacific Islander         0           White         96           Information not provided by borrower         43           Ethnicity         22           Hispanic or Latino         135           Information not provided by borrower         43           Sex         3           Male         70           Female         87           Information not provided by borrower         43           Co-Borrower           Race           American Indian or Alaskan Native         0           Asian         2           Black or African American         8           Native Hawaiian or other Pacific Islander         1           White         47           Information not provided by borrower         15           Ethnicity           Hispanic or Latino         11           Not Hispanic or Latino         47           Information not provided by borrower         15           Sex         Male           Female         35		Warren	2	
Black or African American   52				
Native Hawaiian or other Pacific Islander       0         White       96         Information not provided by borrower       43         Ethnicity       22         Hispanic or Latino       135         Information not provided by borrower       43         Sex       37         Male       70         Female       87         Information not provided by borrower       43         Co-Borrower         Race         American Indian or Alaskan Native       0         Asian       2         Black or African American       8         Native Hawaiian or other Pacific Islander       1         White       47         Information not provided by borrower       15         Ethnicity       11         Hispanic or Latino       11         Not Hispanic or Latino       11         Not Hispanic or Latino       15         Sex       Male         Female       35				
White				
Information not provided by borrower				
### Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  #### Available    ### Sex    Male				
Hispanic or Latino   22     Not Hispanic or Latino   135     Information not provided by borrower   43     Sex     Male   70     Female   87     Information not provided by borrower   43			10	
Not Hispanic or Latino				
Sex         70           Female         87           Information not provided by borrower         43           Co-Borrower           Race           American Indian or Alaskan Native         0           Asian         2           Black or African American         8           Native Hawaiian or other Pacific Islander         1           White         47           Information not provided by borrower         15           Ethnicity         11           Not Hispanic or Latino         11           Information not provided by borrower         15           Sex         Male           Male         22           Female         35		-	22	
Male       70         Female       87         Information not provided by borrower       43         Co-Borrower         Race         American Indian or Alaskan Native       0         Asian       2         Black or African American       8         Native Hawaiian or other Pacific Islander       1         White       47         Information not provided by borrower       15         Ethnicity         Hispanic or Latino       11         Not Hispanic or Latino       47         Information not provided by borrower       15         Sex       Male         Female       35		Hispanic or Latino		
Female		Hispanic or Latino Not Hispanic or Latino	135	
Information not provided by borrower		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower Sex	135 43	
Co-Borrower   Race   American Indian or Alaskan Native   0   Asian   2		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male	135 43	
Race         American Indian or Alaskan Native       0         Asian       2         Black or African American       8         Native Hawaiian or other Pacific Islander       1         White       47         Information not provided by borrower       15         Ethnicity         Hispanic or Latino       11         Not Hispanic or Latino       47         Information not provided by borrower       15         Sex         Male       22         Female       35		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male Female	135 43 70 87	
American Indian or Alaskan Native       0         Asian       2         Black or African American       8         Native Hawaiian or other Pacific Islander       1         White       47         Information not provided by borrower       15         Ethnicity       11         Not Hispanic or Latino       11         Not Hispanic or Latino       47         Information not provided by borrower       15         Sex         Male       22         Female       35		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male Female Information not provided by borrower	135 43 70 87	
Black or African American   8     Native Hawaiian or other Pacific Islander   1     White		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male Female Information not provided by borrower  Co-Borrower	135 43 70 87	
Native Hawaiian or other Pacific Islander		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male Female Information not provided by borrower  Co-Borrower  Race	135 43 70 87 43	
White		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male Female Information not provided by borrower  Co-Borrower  Race American Indian or Alaskan Native	135 43 70 87 43	
Information not provided by borrower 15  Ethnicity  Hispanic or Latino 11  Not Hispanic or Latino 47  Information not provided by borrower 15  Sex  Male 22  Female 35		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male Female Information not provided by borrower  Co-Borrower  Race American Indian or Alaskan Native Asian	135 43 70 87 43	
Ethnicity         11           Hispanic or Latino         47           Information not provided by borrower         15           Sex         35           Male         22           Female         35		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male Female Information not provided by borrower  Co-Borrower  Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander	135 43 70 87 43 0 2 8 8	
Hispanic or Latino       11         Not Hispanic or Latino       47         Information not provided by borrower       15         Sex       Sex         Male       22         Female       35		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male Female Information not provided by borrower  Co-Borrower  Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	135 43 70 87 43 0 2 8 8 1 1	
Not Hispanic or Latino         47           Information not provided by borrower         15           Sex         35           Male         22           Female         35		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male Female Information not provided by borrower  Co-Borrower  Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower	135 43 70 87 43 0 2 8 8 1 1	
Information not provided by borrower 15  Sex  Male 22  Female 35		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male Female Information not provided by borrower  Co-Borrower  Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower  Ethnicity	135 43 70 87 43 0 2 8 1 47 15	
Sex         Male         22           Female         35		Hispanic or Latino  Not Hispanic or Latino  Information not provided by borrower  Sex  Male  Female Information not provided by borrower  Co-Borrower  Race  American Indian or Alaskan Native  Asian  Black or African American  Native Hawaiian or other Pacific Islander  White  Information not provided by borrower  Ethnicity  Hispanic or Latino	135 43 70 87 43 0 2 8 1 47 15	
Male 22 Female 35		Hispanic or Latino  Not Hispanic or Latino  Information not provided by borrower  Sex  Male  Female  Information not provided by borrower  Co-Borrower  Race  American Indian or Alaskan Native  Asian  Black or African American  Native Hawaiian or other Pacific Islander  White  Information not provided by borrower  Ethnicity  Hispanic or Latino  Not Hispanic or Latino	135 43 70 87 43 0 2 8 1 47 15	
Female 35		Hispanic or Latino  Not Hispanic or Latino  Information not provided by borrower  Sex  Male  Female  Information not provided by borrower  Co-Borrower  Race  American Indian or Alaskan Native  Asian  Black or African American  Native Hawaiian or other Pacific Islander  White  Information not provided by borrower  Ethnicity  Hispanic or Latino  Not Hispanic or Latino  Information not provided by borrower	135 43 70 87 43 0 2 8 1 47 15	
Information not provided by borrows		Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex Male Female Information not provided by borrower  Co-Borrower  Race American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White Information not provided by borrower  Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex	135 43 70 87 43 0 2 8 1 1 47 15	
Information not provided by borrower		Hispanic or Latino  Not Hispanic or Latino  Information not provided by borrower  Sex  Male Female Information not provided by borrower  Co-Borrower  Race American Indian or Alaskan Native Asian Black or African American  Native Hawaiian or other Pacific Islander  White Information not provided by borrower  Ethnicity Hispanic or Latino Not Hispanic or Latino Information not provided by borrower  Sex  Male	135 43 70 87 43 0 2 8 1 1 47 15	

	New Jersey		
	HFA Performance Data Reporting- Program Performa	nce	
	HomeKeeper Program		
Ducana	no Impalico (Frenchisco)	QTD	Cumulative
	n Intake/Evaluation		
2	Approved	123	1,636
3	Number of Borrowers Receiving Assistance	N/A	36.23%
5	% of Total Number of Applications  Denied	1971	00.207
6	Number of Borrowers Denied	18	2,582
7	% of Total Number of Applications	N/A	57.19%
8	Withdrawn		311107
9	Number of Borrowers Withdrawn	3	29-
ő	% of Total Number of Applications	N/A	6.45%
1	In Process	1,1,1	
2	Number of Borrowers In Process	N/A	6
3	% of Total Number of Applications	N/A	0.13%
4	Total		237
5	Total Number of Borrowers Applied	N/A	4,51
Ĭ	Number of Borrowers Participating in Other HFA HHF Programs or Program	N/A	N/A
6	Components		
7 <b>Progra</b> i	n Characteristics		
8 Genera	I Characteristics		
9	Median 1st Lien Housing Payment Before Assistance	\$1,719	\$1,640
0	Median 1st Lien Housing Payment After Assistance	\$0	\$0
1	Median Length of Time Borrower Receives Assistance	N/A	(
2	Median Assistance Amount	\$20,143	\$26,275
3 Assista	nce Characteristics		
4	Assistance Provided to Date	\$7,297,841	\$45,046,610
	Characteristics		
6	Current		
7	Number	22	311
8	%	17.89%	19.01%
9	Delinquent (30+)		
0	Number	7	152
1	%	5.69%	9.29%
2	Delinquent (60+)		
3	Number	14	205
4	%	11.38%	12.53%
5	Delinquent (90+)		
6	Number	80	968
7	%	65.04%	59.17%
	er Income (\$)		
9	Above \$90,000	11.38%	10.64%
o	\$70,000- \$89,000	13.01%	8.86%
1	\$50,000- \$69,000	17.07%	14.91%
2	Below \$50,000	58.54%	65.59%
3 Hardsh			
4	Unemployment	102	1,237
5	Underemployment	21	399
6	Divorce	0	C
7	Medical Condition	0	0
8	Death	0	0
9	Other	0	C
<b>~</b>	1000	i	

	Borrowers No Longer in the HHF Program (Program Completion/Transition or	379	73
	Alternative Outcomes)		
Alterna	ative Outcomes		
3	Foreclosure Sale		
. <b>.</b>	Number	0	
; <b> </b>	%	0.00%	0.00
5	Cancelled		
·l	Number	0	
3	%	0.00%	0.00
	Deed in Lieu		
	Number	0	
	%	0.00%	0.00
2	Short Sale		
s <b> </b>	Number	0	
	%	0.00%	0.00
Progra	m Completion/ Transition		
3	Loan Modification Program		
·	Number	N/A	N
3	%	N/A	N
	Re-employed/ Regain Appropriate Employment Level		
	Number	0	
	%	0.00%	0.00
2	Reinstatement/Current/Payoff		
3	Number	379	7:
	%	100.00%	100.00
5	Other - Borrower Still Owns Home		
5	Number	0	
·l	%	0.00%	0.00

	New Jersey		
	HFA Performance Data Reporting- Program Perfor	mance	
	Home Saver Program		
		QTD	Cumulative
1 Program I	ntake/Evaluation		
2	Approved		
3	Number of Borrowers Receiving Assistance	30	675
4	% of Total Number of Applications	N/A	13.30%
5	Denied		
6	Number of Borrowers Denied	271	4014
7	% of Total Number of Applications	N/A	79.10%
8	Withdrawn	1 441	070
9	Number of Borrowers Withdrawn	11	370
0	% of Total Number of Applications	N/A	7.29%
11	In Process	I NI/A	10
2	Number of Borrowers In Process	N/A N/A	18
3	% of Total Number of Applications	IN/A	0.31%
14	Total	N/A	5077
15	Total Number of Borrowers Applied	N/A	N/A
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	IN/A	IN/A
	Characteristics		
	Characteristics		
9	Median 1st Lien Housing Payment Before Assistance	\$1,810	\$1,557
20	Median 1st Lien Housing Payment After Assistance	\$1,602	\$1,463
21	Median 2nd Lien Housing Payment Before Assistance	\$158	\$244
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	\$217,094	\$193,089
24	Median 1st Lien UPB After Program Entry	\$190,785	\$160,840
25	Median 2nd Lien UPB Before Program Entry	\$68,706	\$37,304
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	\$31,816	\$28,598
18	Median Assistance Amount	\$50,000	\$50,000
9 Assistanc	e Characteristics		
0	Assistance Provided to Date	\$1,297,981	\$30,375,979
	aracteristics	. , ,	
2	Current		
3	Number	3	102
34	%	10.00%	15.11%
35	Delinquent (30+)		
36	Number	1	50
37	%	3.33%	7.41%
88	Delinquent (60+)		
39	Number	0	41
0	%	0.00%	6.10%
1	Delinquent (90+)	•	
2	Number	26	482
13	%	86.67%	71.38%
	ombined Loan to Value Ratio (CLTV)		
15	<100%	16.67%	21.35%
16	100%-119%	23.33%	33.33%
17	120%-139%	33.34%	23.09%
18	140%-159%	13.33%	12.64%
19	>=160%	13.33%	9.59%

DOITOW	er Income (\$)		
1	Above \$90,000	6.67%	6.32
2	\$70,000- \$89,000	10.00%	14.81
3	\$50,000- \$69,000	36.66%	32.90
4	Below \$50,000	46.67%	45.97
5 Hardshi	р		
6	Unemployment	22	34
7	Underemployment	3	2
3	Divorce	2	
9	Medical Condition	2	
)	Death	0	
	Other	1	
Progran	n Outcomes		
3	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	57	5
Alternat	ive Outcomes		
5	Foreclosure Sale		
3	Number	0	
	%	0.00%	0.0
	Cancelled		
	Number	0	
	%	0.00%	0.0
	Deed in Lieu		
2	Number	0	
	%	0.00%	0.0
	Short Sale	•	
	Number	0	
	%	0.00%	0.0
Progran	n Completion/ Transition		
	Loan Modification Program		
	Number	57	Ę
	%	100.00%	100.0
	Reinstatement/Current/Payoff	,	
:	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home	,	
.I	Number	N/A	N/A
5		N/A	N/A

	New Jersey		
	HFA Performance Data Reporting- Program Performan	псе	
	HomeKeeper Program		
		QTD	Cumulative
1 Progr	am Intake/Evaluation	4.5	Camalativo
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	986876100.00%
8	Withdrawn	1 21/4	100
9	Number of Borrowers Withdrawn	N/A	136
10	% of Total Number of Applications	N/A	1.04%
11	In Process	N1/A	1
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	Total	NI/A	10000
15	Total Number of Borrowers Applied	N/A	13093
16	Number of Borrowers Participating in Other HFA HHF Programs or Program	N/A	N/A
	Components		
	am Characteristics		
	al Characteristics	NI/A	1660
19	Median 1st Lien Housing Payment Before Assistance  Median 1st Lien Housing Payment After Assistance	N/A	1662
20 21	Median Length of Time Borrower Receives Assistance	N/A N/A	0 19
22	Median Assistance Amount	N/A	43072
	tance Characteristics		
24	Assistance Provided to Date	N/A	\$230,706,171
	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%
	am Outcomes		
Flogi	Borrowers No Longer in the HHF Program (Program Completion/Transition or	N/A	6005
39	Alternative Outcomes)		
	ative 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%
- 1	L <sup>**</sup>		<b>!</b>

50	Short Sale		
51	Number	N/A	С
52	%	N/A	0.00%
53 Progra	am Completion/ Transition		
54	Loan Modification Program		
55	Number	N/A	13
56	%	N/A	0.21%
57	Re-employed/ Regain Appropriate Employment Leve	el	
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 Performan	ce	
	HomeSeeker Down Payment Assistance Program		
		QTD	Cumulative
1	Program Intake/Evaluation		
2	Funded		
3	Number of Borrowers Receiving Assistance	52	876
4	% of Total Number of Submissions	N/A	53.97%
5	Denied		
6	Number of Borrowers Denied	0	2
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	745
13	% of Total Number of Submissions	N/A	46.03%
14	Total		1000
15	Total Number of Borrowers Submitted for Assistance	N/A	1623
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	\$162,000	\$165,000
20	Median Credit Score	678	687
21	Median DTI	27.17%	27.15%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$556,000	\$13,740,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	27.45%	18.95%
27	\$70,000- \$89,000	19.61%	19.75%
28	\$50,000- \$69,000	39.22%	35.73%
29	Below \$50,000	13.73%	25.57%
30	Home Mortgage Disclosure Act (HMDA)		
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	0	2
34	Asian	2	19
35	Black or African American	6	135
36	Native Hawaiian or other Pacific Islander	0	1
37	White	30	657
38	Information not provided by borrower	14	62
39	Ethnicity		110
40	Hispanic or Latino	6	119
41	Not Hispanic or Latino	32	695
42	Information not provided by borrower	14	62
43	Sex	0.5	E04
44	Male	25	501
45	Female	13	313
46	Information not provided by borrower	14	62

47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	1
50	Asian	1	9
51	Black or African American	0	28
52	Native Hawaiian or other Pacific Islander	0	0
53	White	14	217
54	Information not provided by borrower	3	15
55	Ethnicity		
56	Hispanic or Latino	3	36
57	Not Hispanic or Latino	12	221
58	Information not provided by borrower	3	15
59	Sex		
60	Male	5	72
61	Female	9	184
62	Information not provided by borrower	3	15
63 Geograph	ic Breakdown (by Targeted Area)		
64	Atlantic	4	213
65	Burlington	9	9
66	Camden	28	377
67	Essex	0	32
68	Gloucester	8	192
69	Mercer	2	2
70	Passaic	0	12
71	Union	1	39

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

		D
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
		Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	\$50,000- \$69,000 Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest
Hardship		
	Unemployment Underemployment	Number of borrowers assisted with unemployment hardship.  Number of borrowers assisted with underemployment hardship.
		Number of borrowers assisted with divorce hardship.
1	Divorce	Number of borrowers assisted with medical condition hardship.
	Medical Condition	realization of Schollot account minimal account management
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outo	omes	
	Borrowers No Longer in the HHF Program (Program Completion/	Number of borrowers no longer receiving assistance under this program.
Alternative Ou	Transition or Alternative Outcome)	
Alternative of	Foreclosure Sale	_
	Number %	Number of borrowers transitioned out of the HHF program into a foreclosure sale.  Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance
		under this program.
	Cancelled	
	Number	Number of borrowers who were approved and funded, then were disqualified or voluntarily withdrew from
	%	the program without re-employment or other intended transition.  Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance
	HFA Performance D	ata Reporting - Program Performance
		orted In Aggregate For All Unemployment Assistance Programs:
Program Char General Chara	acteristics (For All Approved Applicants) acteristics	
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance  Median Length of Time Borrower Receives Assistance	Median contractual first lien payment, less HFA contribution.  Median length of time borrowers have actually received assistance since disbursement for mortgage
Alternative Ou	utcomes	,
	Deed-in-Lieu	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of
	%	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving
		assistance under this program.
	Short Sale	
		Number of horrowers transitioned out of the HHE program into a short sale as an unintended outcome of
ļ	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving
Program Com	% pletion/ Transition	the program.
Program Com	%  pletion/ Transition  Loan Modification Program	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Com	% pletion/ Transition	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving
Program Com	%  pletion/ Transition  Loan Modification Program  Number  %	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.
Program Com	%  pletion/ Transition  Loan Modification Program  Number	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Com	%  pletion/ Transition  Loan Modification Program  Number  %  Re-employed/ Regain Appropriate Employment Level  Number	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
Program Com	%  pletion/ Transition  Loan Modification Program  Number  %  Re-employed/ Regain Appropriate Employment Level	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate
Program Com	%  pletion/ Transition  Loan Modification Program  Number %  Re-employed/ Regain Appropriate Employment Level  Number %  Reinstatement/Current/Payoff	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Com	%  pletion/ Transition  Loan Modification Program  Number  %  Re-employed/ Regain Appropriate Employment Level  Number  %  Reinstatement/Current/Payoff  Number	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Com	%  pletion/ Transition  Loan Modification Program  Number %  Re-employed/ Regain Appropriate Employment Level  Number %  Reinstatement/Current/Payoff	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Program Com	%  pletion/ Transition  Loan Modification Program  Number  %  Re-employed/ Regain Appropriate Employment Level  Number  %  Reinstatement/Current/Payoff  Number  %  Other	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  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.
Program Com	%  pletion/ Transition  Loan Modification Program  Number %  Re-employed/ Regain Appropriate Employment Level  Number %  Reinstatement/Current/Payoff  Number %	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  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
Program Com	%  pletion/ Transition  Loan Modification Program  Number  %  Re-employed/ Regain Appropriate Employment Level  Number  %  Reinstatement/Current/Payoff  Number  %  Other	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  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.  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
Program Con	%  pletion/ Transition  Loan Modification Program  Number  %  Re-employed/ Regain Appropriate Employment Level  Number  %  Reinstatement/Current/Payoff  Number  %  Other  Number	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
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	%  pletion/ Transition  Loan Modification Program  Number %  Re-employed/ Regain Appropriate Employment Level  Number %  Reinstatement/Current/Payoff  Number %  Other  Number  When the program the program that	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  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.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Program Performance or total Reporting - Program Performance or total number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of
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Alternative Ou	%  pletion/ Transition  Loan Modification Program  Number %  Re-employed/ Regain Appropriate Employment Level  Number %  Reinstatement/Current/Payoff  Number %  Other  Number %  HFA Performance D  The Following Data Points Are To Be Reported to the program of t	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  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.  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.  Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  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.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Alternative Ou	%  pletion/ Transition  Loan Modification Program  Number %  Re-employed/ Regain Appropriate Employment Level  Number %  Reinstatement/Current/Payoff Number %  Other Number %  HFA Performance D  The Following Data Points Are To Be Reported in the program of the	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  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.  Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  Number of borrowers who transitioned out of the program not falling into one of the transition categories assistance under this program.  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.  Program Performance or the program Performance or the program into a deed-in-lieu as an unintended outcome of the program.  Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.  Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).  Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
Alternative Ou	%  pletion/ Transition  Loan Modification Program  Number %  Re-employed/ Regain Appropriate Employment Level  Number %  Reinstatement/Current/Payoff  Number %  Other  Number %  HFA Performance D  The Following Data Points Are To Be Reported to the program of t	Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  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.  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.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.  Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.  Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).  Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).  Number of borrowers who transitioned out of the program due to regaining employment a
Alternative Ou	%  pletion/ Transition  Loan Modification Program  Number %  Re-employed/ Regain Appropriate Employment Level  Number %  Reinstatement/Current/Payoff  Number %  Other  Number %  HFA Performance D  The Following Data Points Are To Be Reported in the program in t	Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers who transitioned into a loan modification or principal reduction program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.  Number of borrowers 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.  Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.  Number of borrowers who transitioned out of the program not falling into one of the transition categories assistance under this program.  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.  Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).  Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.

	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Other	assistance under this program.
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
		assistance under this program.
		ce Data Reporting - Program Performance Be Reported In Aggregate For All Principal Reduction Programs:
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eral Chara	cteristics	
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
	Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
	Median 1st Lien UPB Before Program Entry  Median 1st Lien UPB After Program Entry	Median unpaid principal balance prior to receiving assistance.  Median unpaid principal balance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
	Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the
		borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment.  Extinguished fees should only be included if those fees have been capitalized.
ent Combi	ned Loan to Value Ratio (CLTV)	
		Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the
	<100%	unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
		Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid
	100%-109%	principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
		Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid
	110%-120%	principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
		Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using
	>120%	the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
rnative Out		
	Deed-in-Lieu  Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of
	Nullibel	the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Short Sale	assistance under this program.
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of
	%	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving
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		assistance under this program.
gram Comp	Jean Medification	assistance under this program.
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gram Comp	Loan Modification Program Number	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of their mortgage loan.
gram Comp	Loan Modification Program	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of
gram Comp	Loan Modification Program Number  % Reinstatement/Current/Payoff	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
gram Comp	Loan Modification Program Number % Reinstatement/Current/Payoff Number	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due paying off their mortgage loan.
gram Comp	Loan Modification Program Number  % Reinstatement/Current/Payoff	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
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yram Chara	Loan Modification Program Number % Reinstatement/Current/Payoff Number % Other Number % HFA Performanc The Following Data Points Are To Be acteristics (For All Approved Applicants) cteristics	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due paying off their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a refinance or principal curtailment of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  See Data Reporting - Program Performance  Reported in Aggregate For All UPB/Lien Extinguishment Programs:  Median contractual borrower payment on their first lien before receiving assistance.  Median contractual first lien payment after modification (including recast or refinance), or principal
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gram Charad	Loan Modification Program Number  %  Reinstatement/Current/Payoff Number  %  Other Number  Number  %  HFA Performanc The Following Data Points Are To Be Interestics (For All Approved Applicants) Steristics  Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 1st Lien UPB Before Program Entry Median 1st Lien UPB Before Program Entry Median 2nd Lien UPB Before Program Entry Median Principal Forgiveness	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due paying off their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a refinance or principal curtailment of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Page 14 Reporting - Program Performance  Reported In Aggregate For All UPB/Lien Extinguishment Programs:  Median contractual borrower payment on their first lien before receiving assistance.  Median contractual borrower payment on their second lien before receiving assistance.  Median contractual borrower payment on their second lien before receiving assistance.  Median uppaid principal balance prior to receiving assistance.  Median uppaid principal balance after receiving assistance.  Median uppaid principal balance after receiving assistance.  Median second lien unpaid principal balance after receiving assistance, if applicable.  Median second lien unpaid principal balance prior to receiving assistance, if applicable.  Median amount of principal reduced, including the amount (§) disbursed by the HFA on behalf of the borrower and the amount (§) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.  Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance to rall 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-v
gram Charad	Loan Modification Program Number  Reinstatement/Current/Payoff Number  Rother Number  Cother Number  HFA Performanc The Following Data Points Are To Be Interestics (For All Approved Applicants) Steristics  Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 1st Lien UPB Before Program Entry Median 1st Lien UPB Before Program Entry Median 2nd Lien UPB Refore Program Entry Median 2nd Lien UPB Refore Program Entry Median Principal Forgiveness	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due paying off their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a refinance or principal curtailment of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  De Data Reporting - Program Performance  Reported In Aggregate For All UPB/Lien Extinguishment Programs:  Median contractual borrower payment on their first lien before receiving assistance.  Median contractual borrower payment on their second lien before receiving assistance.  Median contractual borrower payment on their second lien before receiving assistance.  Median unpaid principal balance prior to receiving assistance.  Median unpaid principal balance prior to receiving assistance.  Median unpaid principal balance after receiving assistance, if applicable.  Median second lien unpaid principal balance prior to receiving assistance, if applicable.  Median second lien unpaid principal balance prior to receiving assistance, if applicable.  Median amount of principal balance after receiving assistance, if applicable.  Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/service; including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.  Percentage of borrowers assisted with combined loan-to-value ratio less than 10%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current mark
gram Charad	Loan Modification Program Number  Reinstatement/Current/Payoff Number  Rother Number  Cother Number  HFA Performanc The Following Data Points Are To Be Interestics (For All Approved Applicants) Steristics  Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 1st Lien UPB Before Program Entry Median 1st Lien UPB Before Program Entry Median 2nd Lien UPB Rother Program Entry Median Principal Forgiveness	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due paying off their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a refinance or principal curtailment of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Part of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Part of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Part of borrowers are program Performance  Reported in Aggregate For All UPB/Lien Extinguishment Programs:  Median contractual borrower payment on their first lien before receiving assistance.  Median contractual borrower payment after modification (including recast or refinance), or principal curtailment.  Median contractual second lien payment after assistance from the program, if applicable.  Median unpaid principal balance prior to receiving assistance.  Median unpaid principal balance after receiving assistance.  Median second lien unpaid principal balance after receiving assistance, if applicable.  Median amount of principal reduced, including the amount (§) disbursed by the HFA on behalf of the borrower and the amount (§) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.  Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of appl
gram Charad	Loan Modification Program Number  Reinstatement/Current/Payoff Number  Rimber  Cither Number  HFA Performanc The Following Data Points Are To Be Interestics  Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 1st Lien UPB Before Program Entry Median 1st Lien UPB After Program Entry Median 1st Lien UPB After Program Entry Median 2nd Lien UPB Before Program Entry Median 2nd Lien UPB After Program Entry Median Principal Forgiveness  Inded Loan to Value Ratio (CLTV)	Number of borrowers who-received a recast/reamortization of the principal balance or a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due paying off their mortgage loan.  Number of borrowers who transitioned out of the program due paying off their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a refinance or principal curtailment of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Ped Data Reporting - Program Performance  Reported In Aggregate For All UPB/Lien Extinguishment Programs:  Median contractual borrower payment on their first lien before receiving assistance.  Median contractual borrower payment on their second lien before receiving assistance.  Median contractual borrower payment after assistance from the program, if applicable.  Median unpaid principal balance prior to receiving assistance.  Median unpaid principal balance after receiving assistance, if applicable.  Median second lien unpaid principal balance after receiving assistance, if applicable.  Median second lien unpaid principal balance after receiving assistance, if applicable.  Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees shoul only be included if those fees have been capitalized.  Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.  Percentage of
gram Charad	Loan Modification Program Number  Reinstatement/Current/Payoff Number  Rother Number  Cother Number  HFA Performanc The Following Data Points Are To Be Interestics (For All Approved Applicants) Steristics  Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 1st Lien UPB Before Program Entry Median 1st Lien UPB Before Program Entry Median 2nd Lien UPB Refore Program Entry Median 2nd Lien UPB Refore Program Entry Median Principal Forgiveness	Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due paying off their mortgage loan.  Number of borrowers who received a refinance or principal curtailment of their mortgage loan.  Number of borrowers who received a refinance or principal curtailment of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Page Data Reporting - Program Performance  Reported In Aggregate For All UPB/Lien Extinguishment Programs:  Median contractual borrower payment on their first lien before receiving assistance.  Median contractual borrower payment on their second lien before receiving assistance.  Median contractual borrower payment on their second lien before receiving assistance.  Median unpaid principal balance prior to receiving assistance.  Median unpaid principal balance prior to receiving assistance.  Median unpaid principal balance after receiving assistance.  Median second lien unpaid principal balance prior to receiving assistance, if applicable.  Median second lien unpaid principal balance prior to receiving assistance, if applicable.  Median second lien unpaid principal balance after receiving assistance, if applicable.  Median second lien unpaid principal balance prior to receiving assistance by the HFA on behalf of the borrower and the amount (8) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.  Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
gram Charad	Loan Modification Program Number  Reinstatement/Current/Payoff Number  Rimber  Cither Number  HFA Performanc The Following Data Points Are To Be Interestics  Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 2nd Lien Housing Payment After Assistance Median 1st Lien UPB Before Program Entry Median 1st Lien UPB After Program Entry Median 1st Lien UPB After Program Entry Median 2nd Lien UPB Before Program Entry Median 2nd Lien UPB After Program Entry Median Principal Forgiveness  Inded Loan to Value Ratio (CLTV)	Number of borrowers who-received a recast/reamortization of the principal balance or a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who transitioned out of the program due paying off their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a refinance or principal curtailment of their mortgage loan.  Number of borrowers who received a refinance or principal curtailment of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Page Data Reporting - Program Performance  Reported In Aggregate For All UPB/Lien Extinguishment Programs:  Median contractual borrower payment on their first lien before receiving assistance.  Median contractual borrower payment after modification (including recast or refinance), or principal curtailment.  Median contractual borrower payment after assistance from the program, if applicable.  Median unpaid principal balance prior to receiving assistance.  Median unpaid principal balance after receiving assistance.  Median second lien unpaid principal balance after receiving assistance, if applicable.  Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.  Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.  Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calcula

Number %	tion ation Program nt/Current/Payoff	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Short Sale Number % Program Completion/ Transit Loan Modifica Number % Reinstatemer	ation Program	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving
Short Sale Number % Program Completion/ Transit Loan Modifica Number % Reinstatemer	ation Program	assistance under this program.  Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving
Number % Program Completion/ Transit Loan Modifici Number % Reinstatemer	ation Program	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving
Number % Program Completion/ Transit Loan Modifici Number % Reinstatemer	ation Program	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving
% Program Completion/ Transit Loan Modifica Number % Reinstatemer	ation Program	the program.  Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.  Number of borrowers who received a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving
Program Completion/ Transit  Loan Modified  Number  %  Reinstatemen	ation Program	assistance under this program.  Number of borrowers who received a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving
Loan Modifica Number % Reinstatemen	ation Program	Number of borrowers who received a modification of their mortgage loan.  Number of borrowers in this category divided by the total number of borrowers no longer receiving
Loan Modifica Number % Reinstatemen	ation Program	Number of borrowers in this category divided by the total number of borrowers no longer receiving
Number % Reinstatemer		Number of borrowers in this category divided by the total number of borrowers no longer receiving
% Reinstatemen	nt/Current/Payoff	Number of borrowers in this category divided by the total number of borrowers no longer receiving
Reinstatemen	nt/Current/Payoff	Number of borrowers in this category divided by the total number of borrowers no longer receiving
	nt/Current/Payoff	
	nt/Current/Payoff	
Number		
		Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving
		assistance under this program.
Other		
Number		Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving
76		assistance under this program.
	HEA Dorforn	mance Data Reporting - Program Performance
		e To Be Reported In Aggregate For All Transition Assistance Programs:
warren Camplatian/Transit		3 to be neported in Aggregate For All Haristiton Assistance Frograms.
rogram Completion/ Transit	IOII	
Short Sale		10 1 11 11 11 11 11
Number		Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving
70		assistance under this program.
Deed-in-Lieu		
Number		Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of
		the program.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving
		assistance under this program.
·	HFA Perform	mance Data Reporting - Program Performance
	The Following Data Point	ts May Be Reported In Aggregate For Blight Elimination Programs
Program Intake/Evaluation		
Approved/Full	nded	
Number of St	tructures Receiving Assistance	The total number of structures approved and funded.
% of Total Nu	imber of Structures	Total number of structures receiving funding divided by the total number of structures submitted for
		eligibility review.
Denied/Canc	ollad	
Number of St	elleu	
	tructures Denied	The total number of structures denied for funding. The full application and all necessary information was
	tructures Denied	received and reviewed, but the structure was not approved for funding.
% of Total Nu		received and reviewed, but the structure was not approved for funding.  Total number of structures denied for funding divided by the total number of structures submitted for
	tructures Denied	received and reviewed, but the structure was not approved for funding.
Withdrawn	tructures Denied umber of Submissions	received and reviewed, but the structure was not approved for funding.  Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
Withdrawn Number of St	tructures Denied umber of Submissions tructures Withdrawn	received and reviewed, but the structure was not approved for funding.  Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.  The total number of structures withdrawn by the program partner.
Withdrawn Number of St	tructures Denied umber of Submissions	received and reviewed, but the structure was not approved for funding.  Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.  The total number of structures withdrawn by the program partner.  Total number of structures withdrawn divided by the total number of structures that have been submitted for
Withdrawn Number of St % of Total Nu	tructures Denied umber of Submissions tructures Withdrawn	received and reviewed, but the structure was not approved for funding.  Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.  The total number of structures withdrawn by the program partner.
Withdrawn Number of St % of Total Nu In Process	tructures Denied umber of Submissions tructures Withdrawn umber of Submissions	received and reviewed, but the structure was not approved for funding.  Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.  The total number of structures withdrawn by the program partner.  Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
Withdrawn Number of St % of Total Nu In Process	tructures Denied umber of Submissions tructures Withdrawn	received and reviewed, but the structure was not approved for funding.  Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.  The total number of structures withdrawn by the program partner.  Total number of structures withdrawn divided by the total number of structures that have been submitted for
Withdrawn Number of St % of Total Nu In Process Number of St	tructures Denied umber of Submissions tructures Withdrawn umber of Submissions	received and reviewed, but the structure was not approved for funding.  Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.  The total number of structures withdrawn by the program partner.  Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.  The total number of structures submitted that are pending review, or are in review but have not been decisioned. This should be reported in the Cumulative column only.  Total number of structures submitted that are pending review, or are in review but have not been decisioned
Withdrawn Number of St % of Total Nu In Process Number of St	tructures Denied umber of Submissions tructures Withdrawn umber of Submissions tructures In Process	received and reviewed, but the structure was not approved for funding.  Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.  The total number of structures withdrawn by the program partner.  Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.  The total number of structures submitted that are pending review, or are in review but have not been decisioned. This should be reported in the Cumulative column only.
Withdrawn Number of St % of Total Nu In Process Number of St	tructures Denied umber of Submissions tructures Withdrawn umber of Submissions tructures In Process	received and reviewed, but the structure was not approved for funding.  Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.  The total number of structures withdrawn by the program partner.  Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.  The total number of structures submitted that are pending review, or are in review but have not been decisioned. This should be reported in the Cumulative column only.  Total number of structures submitted that are pending review, or are in review but have not been decisioned
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	Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and
	Total Number of Dollowers Submitted for Assistance	in process). This should be reported in the Cumulative column only.
	Number of Borrowers that Previously Participated in Other HFA HHF	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF
	Programs	program components (i.e., funded borrowers only).
gram	Characteristics	
	Loan Characteristics at Origination	
	Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
	Median Credit Score	The median credit score of all borrowers at the time of origination.
	Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
	Assistance Characteristics	
	Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
rowe	r Income	
		Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest
	Above \$90,000	hundredth.
		Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest
	\$70,000-\$89,000	hundredth.
	\$50,000-\$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
ne Mo	ortgage Disclosure Act (HMDA)	
		Borrower
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
		Co-Borrower
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
grap	hic Breakdown (by County)	
	All Categories	Number of aggregate borrowers assisted in each county listed.
	HFA Performance	e Data Reporting - Program Notes
	NJ HOMEKEEPER	Program provides monthly mortgage payment assistance for up to 24 months and/or reinstatement assistance with a maximum assistance amount up to \$48,000 on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
	NJ HOME SAVER	Provides principal reduction and/or reinstatement assistance to facilitate a refinance, recast, or permanent mortgage modification.
	NJ HomeSeeker Down Payment Assistance (DPA) Program	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.