

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

	New Jersey				
	HFA Performance Data Reporting- Borrower Characteristics				
		QTD	Cumulative		
1 Unique	Borrower Count				
2	Number of Unique Borrowers Receiving Assistance	444	9996		
3	Number of Unique Borrowers Denied Assistance	428	14124		
4	Number of Unique Borrowers Withdrawn from Program	12	640		
5	Number of Unique Borrowers in Process	N/A	166		
6	Total Number of Unique Borrower Applicants	N/A	24926		
7 Program	n Expenditures (\$)				
8	Total Assistance Provided to Date	\$9,419,118	\$340,218,359		
9	Total Spent on Administrative Support, Outreach, and Counseling	\$1,033,357	\$37,924,058		
10 Geogra	phic Breakdown (by county)				
11	Atlantic	62	1101		
12	Bergen	1	467		
13	Burlington	72	949		
14	Camden	139	1550		
15	Cape May	0	122		
16	Cumberland	2	230		
17	Essex	16	578		
18	Gloucester	93	884		
19	Hudson	3	160		
20	Hunterdon	0	54		
21	Mercer	28	361		
22	Middlesex	2	672		
23	Monmouth	4	594		
24	Morris	0	241		
25	Ocean	4	542		
26	Passaic	3	323		
27	Salem	0	86		
28	Somerset	1	208		
29	Sussex	3	256		
30	Union	9	471		
31	Warren	2	147		

		QTD	Cumulative
Home N	Artgage Disclosure Act (HMDA)		
	Borrowe	r	
	Race		
	American Indian or Alaskan Native	1	
	Asian	6	3
r	Black or African American	96	2,4
	Native Hawaiian or other Pacific Islander	1	
	White	269	5,9
	Information not provided by borrower	71	1,1
	Ethnicity		
	Hispanic or Latino	38	1,2
	Not Hispanic or Latino	335	8,1
	Information not provided by borrower	71	Ę
	Sex		
	Male	201	4,7
	Female	172	4,6
	Information not provided by borrower	71	5
	Co-Borrow	/er	
	Race		
	American Indian or Alaskan Native	0	
	Asian	2	·
	Black or African American	14	6
	Native Hawaiian or other Pacific Islander	1	
	White	97	2,6
	Information not provided by borrower	23	Ę
	Ethnicity		
	Hispanic or Latino	12	Ę
	Not Hispanic or Latino	102	3,2
	Information not provided by borrower	23	2
	Sex		
	Male	35	1,2
	Female	79	2,5
	Information not provided by borrower	23	

	New Jersey				
	HFA Performance Data Reporting- Program Performance				
	HomeKeeper Program				
		QTD	Cumulative		
1 Pro	gram Intake/Evaluation	QID	Guindiative		
2	Approved				
3	Number of Borrowers Receiving Assistance	0	1,639		
4	% of Total Number of Applications	N/A	36.27%		
5	Denied	•			
6	Number of Borrowers Denied	17	2,578		
7	% of Total Number of Applications	N/A	57.05%		
8	Withdrawn				
9	Number of Borrowers Withdrawn	4	298		
10	% of Total Number of Applications	N/A	6.59%		
11	In Process				
12	Number of Borrowers In Process	N/A	4		
13	% of Total Number of Applications	N/A	0.09%		
14	Total				
15	Total Number of Borrowers Applied	N/A	4,519		
	Number of Borrowers Participating in Other HFA HHF Programs or Program	N/A	N/A		
16	Components				
	gram Characteristics				
18 Ger	neral Characteristics				
19	Median 1st Lien Housing Payment Before Assistance	\$0	\$1,641		
20	Median 1st Lien Housing Payment After Assistance	\$0	\$0		
21	Median Length of Time Borrower Receives Assistance	N/A	10		
22	Median Assistance Amount	\$0	\$31,880		
23 Ass	victorios Charaotoristias				
	sistance Characteristics				
24	Assistance Provided to Date	\$2,407,273	\$51,116,146		
25 Oth	Assistance Provided to Date er Characteristics	\$2,407,273	\$51,116,146		
25 <mark>Oth</mark> 26	Assistance Provided to Date er Characteristics Current				
25 <mark>Oth</mark> 26 27	Assistance Provided to Date er Characteristics Current Number	0	312		
25 <mark>Oth</mark> 26 27 28	Assistance Provided to Date er Characteristics Current Number %				
25 <mark>Oth</mark> 26 27 28 29	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+)	0.00%	312 19.04%		
25 Oth 26 27 28 29 30	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number	0.00%	312 19.04% 152		
25 Oth 26 27 28 29 30 31	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number %	0.00%	312 19.04% 152		
25 Oth 26 27 28 29 30 31 32	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+)	0 0.00% 0 0.00%	312 19.04% 152 9.27%		
25 Oth 26 27 28 29 30 31 32 33	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number	0 0.00% 0.00%	312 19.04% 152 9.27% 206		
25 Oth 26 27 28 29 30 31 32 33 33 34	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number %	0 0.00% 0 0.00%	312 19.04% 152 9.27% 206		
25 Oth 26 27 28 29 30 31 32 33 34 35	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+)	0 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57%		
25 Oth 26 27 28 29 30 31 32 33 34 35 36	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number	0 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969		
25 Oth 26 27 28 29 30 31 32 33 34 35 36 37	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number %	0 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969		
25 Oth 26 27 28 29 30 31 32 33 34 35 36 37 38 Bor	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Trower Income (\$)	0 0.00% 0.00% 0.00%	19.04% 152 9.27% 206 12.57% 969 59.12%		
25 Oth 26 27 28 29 30 31 32 33 34 35 36 37 38 Bor 39	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Delinquent (90+) Number %	0 0.00% 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969 59.12% 10.68%		
25 Oth 26 27 28 29 30 31 32 33 34 35 36 37 38 Bor 39 40	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Tower Income (\$) Above \$90,000 \$70,000- \$89,000	0 0.00% 0.00% 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969 59.12% 10.68% 8.91%		
25 Oth 26 27 28 29 30 31 32 33 34 35 36 37 38 Bor 39 40 41	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Trower Income (\$) Above \$90,000 \$70,000- \$89,000 \$50,000- \$69,000	0 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969 59.12% 10.68% 8.91% 14.89%		
25 Oth 26 27 28 29 30 31 32 33 34 35 36 37 38 Bor 38 40 41 42	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Tower Income (\$) Above \$90,000 \$70,000 \$89,000 \$50,000 \$69,000 Below \$50,000	0 0.00% 0.00% 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969 59.12% 10.68% 8.91%		
25 Oth 26 27 28 29 30 31 32 33 34 35 36 37 38 Bor 38 40 41 42 43 Har	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Delinquent (90+) Number % Delinquent (90-) Number % Trower Income (\$) Above \$90,000 \$70,000- \$89,000 \$50,000- Below \$50,000	0 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969 59.12% 10.68% 8.91% 14.89% 65.52%		
25 Oth 26 27 28 29 30 31 32 33 34 35 36 37 38 Bor 38 40 41 42 43 Har 44	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (60+) Number % Delinquent (90+) Number % rower Income (\$) Above \$90,000 \$70,000 \$89,000 \$50,000 Below \$50,000 Below \$50,000 Below \$50,000	0 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969 59.12% 10.68% 8.91% 14.89% 65.52% 1,239		
25 Oth 26 27 28 29 30 31 32 33 33 33 33 33 33 33 33 33 33 33 33	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (60+) Number % Delinquent (90+) Number % rower Income (\$) Above \$90,000 \$70,000- \$89,000 \$50,000- \$69,000 Below \$50,000 dship Unemployment Underemployment	0 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969 59.12% 10.68% 8.91% 14.89% 65.52% 1,239 400		
25 Oth 26 27 28 29 30 31 32 33 33 33 33 33 33 33 33 33 33 33 33	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (60+) Number % Delinquent (90+) Divorce	0 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969 59.12% 10.68% 8.91% 14.89% 65.52% 1,239 400		
25 Oth 26 27 28 29 30 31 32 33 34 35 36 37 38 Bor 37 38 Bor 40 41 42 43 44 45 46 47	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number % Image: Prove Income (\$) Above \$90,000 \$50,000 Below \$50,000 Below \$50,000 Below \$50,000 Medical Condition	0 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969 59.12% 10.68% 8.91% 14.89% 65.52% 1,239 400 0		
25 Oth 26 27 28 29 30 31 32 33 33 33 33 33 33 33 33 33 33 33 33	Assistance Provided to Date er Characteristics Current Number % Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (60+) Number % Delinquent (90+) Divorce	0 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	312 19.04% 152 9.27% 206 12.57% 969 59.12% 10.68% 8.91% 14.89% 65.52% 1,239 400 0		

	New Jersey			
	HFA Performance Data Reporting- Program Performance HomeKeeper Program			
		QTD	Cumulative	
50	Program Outcomes			
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	405	1335	
52	Alternative Outcomes			
53	Foreclosure Sale			
54	Number	0	0	
55	%	0.00%	0.00%	
56	Cancelled			
57	Number	0	0	
58	%	0.00%	0.00%	
59	Deed in Lieu			
60	Number	0	0	
61	%	0.00%	0.00%	
62	Short Sale			
63	Number	0	0	
64	%	0.00%	0.00%	
	Program Completion/ Transition			
66	Loan Modification Program			
67	Number	N/A	N/A	
68	%	N/A	N/A	
69	Re-employed/ Regain Appropriate Employment Level			
70	Number	0	0	
71	%	0.00%	0.00%	
72	Reinstatement/Current/Payoff			
73	Number	405	1,335	
74	%	100.00%	100.00%	
75	Other - Borrower Still Owns Home			
76	Number	0	0	
77	%	0.00%	0.00%	

	New Jersey			
	HFA Performance Data Reporting- Program Per Home Saver Program	formance		
		QTD	Cumulative	
1 Progra	m Intake/Evaluation			
2	Approved			
3	Number of Borrowers Receiving Assistance	74	811	
4	% of Total Number of Applications	N/A	13.20%	
5	Denied			
6	Number of Borrowers Denied	411	4858	
/	% of Total Number of Applications	N/A	79.08%	
8	Withdrawn Number of Borrowers Withdrawn		202	
9 10		9	392	
10	% of Total Number of Applications In Process	N/A	6.38%	
12	Number of Borrowers In Process	N/A	82	
13	% of Total Number of Applications	N/A	1.34%	
14	Total	11/7	1.0470	
15	Total Number of Borrowers Applied	N/A	6143	
	Number of Borrowers Participating in Other HFA HHF Programs or	N/A	N/A	
16	Program Components			
17 Progra	m Characteristics	<u> </u>		
	I Characteristics			
19	Median 1st Lien Housing Payment Before Assistance	\$1,622	\$1,560	
20	Median 1st Lien Housing Payment After Assistance	\$1,413	\$1,451	
21	Median 2nd Lien Housing Payment Before Assistance	\$164	\$222	
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A	
23	Median 1st Lien UPB Before Program Entry	\$181,342	\$190,483	
24	Median 1st Lien UPB After Program Entry	\$152,974	\$159,443	
25	Median 2nd Lien UPB Before Program Entry	\$16,957	\$32,626	
26	Median 2nd Lien UPB After Program Entry	N/A	N/A	
27	Median Principal Forgiveness	\$29,182	\$28,685	
28	Median Assistance Amount	\$50,000	\$50,000	
	nce Characteristics			
30	Assistance Provided to Date	\$3,317,845	\$36,622,041	
	Characteristics			
32	Current		1.1.0	
33	Number	9	118	
34	%	12.16%	14.55%	
35 36	Delinquent (30+) Number	4	E A	
30 37	%	4 5.41%	54 6.66%	
38	Delinquent (60+)	5.41%	0.00 //	
39	Number	9	55	
40	%	12.16%	6.78%	
41	Delinguent (90+)	12.1070	0.7070	
	Number	52	584	
42	%	70.27%	72.01%	
42 43				
43	t Combined Loan to Value Ratio (CLTV)			
43 44 Current	t Combined Loan to Value Ratio (CLTV)	24.32%	21.68%	
43		24.32%	21.68% 33.78%	
43 44 Curren 45	<100%	24.32% 36.49% 20.27%	33.78%	
43 44 Current 45 46	<100% 100%-119%	36.49%		
43 44 Current 45 46 47	<100% 100%-119% 120%-139%	36.49% 20.27%	33.78% 22.52%	
43 44 Current 45 46 47 48 49	<100% 100%-119% 120%-139% 140%-159%	36.49% 20.27% 9.46%	33.78% 22.52% 11.93%	

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	New Jersey		
	HFA Performance Data Reporting- Program Perfor Home Saver Program	mance	
		QTD	Cumulative
	\$70,000- \$89,000	13.51%	14.29
	\$50,000-\$69,000	25.68%	31.43
	Below \$50,000	52.70%	47.73
Hardsh	lip		
	Unemployment	41	4
	Underemployment	9	2
	Divorce	2	
	Medical Condition	2	
	Death	2	
	Other	18	
Progra	m Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition	82	7
	or Alternative Outcomes)		
Alterna	tive Outcomes		
	Foreclosure Sale		
	Number	0	
	%	0.00%	0.0
	Cancelled		
	Number	0	
	%	0.00%	0.0
	Deed in Lieu		
	Number	0	
	%	0.00%	0.0
	Short Sale		
	Number	0	
	%	0.00%	0.0
_	m Completion/ Transition		
	Loan Modification Program		
	Number	82	7
	%	100.00%	100.0
	Reinstatement/Current/Payoff		
	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home		
	Number	N/A	N/A
	%	N/A	N/A

When an applicant that received HS applies for HK it may change CLTV totals based on updated information.

HFA Performance Data Reporting- Program Performance HomeKeeper Program QTD Program Intake/Evaluation 2 Approved 3 Number of Borrowers Receiving Assistance N/A 4 % of Total Number of Applications N/A 5 Denied N/A 6 Number of Borrowers Denied N/A 7 % of Total Number of Applications N/A 8 Withdrawn N/A 9 Number of Borrowers Withdrawn N/A 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics N/A 18 General Characteristics N/A 19 Median 1st Lien Housing Payment After Assistance N/A	Cumulative 6005 45.86% 6952 53.10% 136 1.04% N/A N/A N/A 13093
Program Intake/Evaluation 2 Approved 3 Number of Borrowers Receiving Assistance N/A 4 % of Total Number of Applications N/A 5 Denied 6 Number of Borrowers Denied N/A 7 % of Total Number of Applications N/A 8 Withdrawn 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 11 In Process 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total Number of Borrowers Applied N/A 15 Total Number of Borrowers Participating in Other HFA HHF Programs or Program N/A 16 Components N/A 17 Program Characteristics 18 General Characteristics 19 Median 1s	6005 45.86% 6952 53.10% 136 1.04% N/A N/A
Program Intake/Evaluation 2 Approved 3 Number of Borrowers Receiving Assistance N/A 4 % of Total Number of Applications N/A 5 Denied N/A 6 Number of Borrowers Denied N/A 7 % of Total Number of Applications N/A 8 Withdrawn N/A 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total Number of Borrowers In Process N/A 14 Total Number of Borrowers Applied N/A 14 Total Number of Borrowers Participating in Other HFA HHF Programs or Program N/A 16 Components N/A 17 Program Characteristics Median 1st Lien Housing Payment Before Assistance N/A 18 General Characteristics 10 10 10 20 Median 1st Lien Housing Payment	6005 45.86% 6952 53.10% 136 1.04% N/A N/A
1 Program Intake/Evaluation 2 Approved 3 Number of Borrowers Receiving Assistance N/A 4 % of Total Number of Applications N/A 5 Denied N/A 6 Number of Borrowers Denied N/A 7 % of Total Number of Applications N/A 8 Withdrawn N/A 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total Number of Applications N/A 15 Total Number of Borrowers Applied N/A 14 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics Image: State of S	6005 45.86% 6952 53.10% 136 1.04% N/A N/A
1 Program Intake/Evaluation 2 Approved 3 Number of Borrowers Receiving Assistance N/A 4 % of Total Number of Applications N/A 5 Denied N/A 6 Number of Borrowers Denied N/A 7 % of Total Number of Applications N/A 8 Withdrawn N/A 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total Number of Applications N/A 15 Total Number of Borrowers Applied N/A 14 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics Image: State of S	6005 45.86% 6952 53.10% 136 1.04% N/A N/A
3 Number of Borrowers Receiving Assistance N/A 4 % of Total Number of Applications N/A 5 Denied N/A 6 Number of Borrowers Denied N/A 7 % of Total Number of Applications N/A 8 Withdrawn N/A 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics General Characteristics 18 General Characteristics Median 1st Lien Housing Payment Before Assistance N/A 20 Median 1st Lien Housing Payment After Assistance N/A	45.86% 6952 53.10% 136 1.04% N/A N/A
3 Number of Borrowers Receiving Assistance N/A 4 % of Total Number of Applications N/A 5 Denied N/A 6 Number of Borrowers Denied N/A 7 % of Total Number of Applications N/A 8 Withdrawn N/A 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics General Characteristics 18 General Characteristics Median 1st Lien Housing Payment Before Assistance N/A 20 Median 1st Lien Housing Payment After Assistance N/A	45.86% 6952 53.10% 136 1.04% N/A N/A
4 % of Total Number of Applications N/A 5 Denied N/A 6 Number of Borrowers Denied N/A 7 % of Total Number of Applications N/A 8 Withdrawn Number of Borrowers Withdrawn N/A 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 14 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics Median 1st Lien Housing Payment Before Assistance N/A 18 General Characteristics 10 10 10 20 Median 1st Lien Housing Payment After Assistance N/A	45.86% 6952 53.10% 136 1.04% N/A N/A
5 Denied 6 Number of Borrowers Denied N/A 7 % of Total Number of Applications N/A 8 Withdrawn N/A 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics Median 1st Lien Housing Payment Before Assistance N/A 19 Median 1st Lien Housing Payment After Assistance N/A	6952 53.10% 136 1.04% N/A N/A
7 % of Total Number of Applications N/A 8 Withdrawn Number of Borrowers Withdrawn N/A 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics N/A 18 General Characteristics 1 19 Median 1st Lien Housing Payment Before Assistance N/A	53.10% 136 1.04% N/A N/A
7 % of Total Number of Applications N/A 8 Withdrawn Number of Borrowers Withdrawn N/A 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total Number of Applications N/A 15 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics N/A 18 General Characteristics N/A 19 Median 1st Lien Housing Payment Before Assistance N/A	53.10% 136 1.04% N/A N/A
8 Withdrawn 9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total Number of Applications N/A 14 Total Number of Borrowers Applied N/A 14 Total Number of Borrowers Applied N/A 15 Total Number of Borrowers Participating in Other HFA HHF Programs or Program N/A 16 Components In Program Characteristics In Program Characteristics 17 Program Characteristics In Program Characteristics In Program Characteristics 19 Median 1st Lien Housing Payment Before Assistance N/A 20 Median 1st Lien Housing Payment After Assistance N/A	136 1.04% N/A N/A
9 Number of Borrowers Withdrawn N/A 10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total Number of Applications N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics N/A 18 General Characteristics 1 19 Median 1st Lien Housing Payment Before Assistance N/A 20 N/A N/A	1.04% N/A N/A
10 % of Total Number of Applications N/A 11 In Process N/A 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total Number of Borrowers Applied N/A 15 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics N/A 18 General Characteristics N/A 19 Median 1st Lien Housing Payment Before Assistance N/A	1.04% N/A N/A
11 In Process 12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics N/A 18 General Characteristics N/A 19 Median 1st Lien Housing Payment Before Assistance N/A	N/A N/A
12 Number of Borrowers In Process N/A 13 % of Total Number of Applications N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 16 Components N/A 17 Program Characteristics N/A 18 General Characteristics N/A 19 Median 1st Lien Housing Payment Before Assistance N/A	N/A
13 % of Total Number of Applications N/A 14 Total N/A 15 Total Number of Borrowers Applied N/A 16 Number of Borrowers Participating in Other HFA HHF Programs or Program Characteristics N/A 17 Program Characteristics M/A 18 General Characteristics V/A 19 Median 1st Lien Housing Payment Before Assistance N/A 20 N/A N/A	N/A
14 Total 15 Total Number of Borrowers Applied N/A 16 Number of Borrowers Participating in Other HFA HHF Programs or Program N/A 16 Components N/A 17 Program Characteristics Seneral Characteristics 18 General Characteristics N/A 19 Median 1st Lien Housing Payment Before Assistance N/A 20 Median 1st Lien Housing Payment After Assistance N/A	13093
Number of Borrowers Participating in Other HFA HHF Programs or Program N/A 16 Components 17 Program Characteristics 18 General Characteristics 19 Median 1st Lien Housing Payment Before Assistance N/A 20 Median 1st Lien Housing Payment After Assistance N/A	13093
Number of Borrowers Participating in Other HFA HHF Programs or Program N/A 16 Components 17 Program Characteristics 18 General Characteristics 19 Median 1st Lien Housing Payment Before Assistance N/A 20 Median 1st Lien Housing Payment After Assistance N/A	
16 Components 17 Program Characteristics 18 General Characteristics 19 Median 1st Lien Housing Payment Before Assistance N/A 20 Median 1st Lien Housing Payment After Assistance N/A	N/A
18 General Characteristics 19 Median 1st Lien Housing Payment Before Assistance N/A 20 Median 1st Lien Housing Payment After Assistance N/A	
18 General Characteristics 19 Median 1st Lien Housing Payment Before Assistance N/A 20 Median 1st Lien Housing Payment After Assistance N/A	<u> </u>
20 Median 1st Lien Housing Payment After Assistance N/A	
20 Median 1st Lien Housing Payment After Assistance N/A	1662
21 Median Length of Time Borrower Receives Assistance N/A	0
	19
22 Median Assistance Amount N/A	43072
23 Assistance Characteristics	
24 Assistance Provided to Date N/A	\$230,706,171
25 Other Characteristics	, ,
26 Current	
27 Number N/A	1633
28 % N/A	27.19%
29 Delinquent (30+)	
30 Number N/A	503
31 % N/A	8.38%
32 Delinquent (60+)	
33 Number N/A	428
34 % N/A	7.13%
35 Delinquent (90+)	
36 Number N/A	
37 % N/A	3441

	New Jersey		
	HFA Performance Data Reporting- Program Performa HomeKeeper Program	nce	
		QTD	Cumulative
38 Pro	gram Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or	N/A	6005
39	Alternative Outcomes)		
40 Alte	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	Deed in Lieu		-
48	Number	N/A	0
49	%	N/A	0.00%
50	Short Sale		
51	Number	N/A	0
52	%	N/A	0.00%
53 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 Perform	nance	
	HomeSeeker Down Payment Assistance Progra		
		QTD	Cumulative
	m Intake/Evaluation		
2	Funded	1 074	400
3	Number of Borrowers Receiving Assistance	371	168
1	% of Total Number of Submissions	N/A	79.41%
5	Denied		1
6	Number of Borrowers Denied	0	
7	% of Total Number of Submissions	N/A	0.09%
3	Withdrawn	-	
9	Number of Borrowers Withdrawn	0	
)	% of Total Number of Submissions	N/A	0.00%
	In Process		
2	Number of Borrowers In Process	N/A	434
5	% of Total Number of Submissions	N/A	20.50%
	Total		
	Total Number of Borrowers Submitted for Assistance	N/A	211
	Number of Borrowers that Previously Participated in Other HFA HHF	0	(
	Programs		
	m Characteristics		
Loan C	haracteristics at Origination		
	Median Purchase Price	\$159,900	\$160,00
)	Median Credit Score	676	
	Median DTI	26.88%	
Assista	nce Characteristics		P
3	Assistance Provided to Date	\$3.694.000	\$21,774,00
Borrow	er Characteristics	+-,	<i> </i>
	er Income (\$)		
5	Above \$90,000	15.63%	19.63%
	\$70,000- \$89,000	30.19%	
3	\$50,000- \$69,000	37.47%	
	Below \$50,000	16.71%	
	Aortgage Disclosure Act (HMDA)	10.7170	22.017

	New Jersey				
	HFA Performance Data Reporting- Program Performance HomeSeeker Down Payment Assistance Program				
	Homeoceker Down Fayment Assistance Frogram				
_		QTD	Cumulative		
31	Borrower				
32	Race				
33	American Indian or Alaskan Native	1	3		
34	Asian Black or African American	•			
35 36	Native Hawaiian or other Pacific Islander	64	249 3		
37	White	247	1166		
38	Information not provided by borrower	54	233		
39	Ethnicity	54	200		
40	Hispanic or Latino	38	201		
41	Not Hispanic or Latino	279	1247		
42	Information not provided by borrower	54			
43	Sex	01	200		
44	Male	180	843		
45	Female	137	605		
46	Information not provided by borrower	54			
47	Co-Borrower				
48	Race				
49	American Indian or Alaskan Native	0	2		
50	Asian	2			
51	Black or African American	10	51		
52	Native Hawaiian or other Pacific Islander	1	1		
53	White	91	399		
54	Information not provided by borrower	18	67		
55	Ethnicity				
56	Hispanic or Latino	12	69		
57	Not Hispanic or Latino	91	400		
58	Information not provided by borrower	18	67		
59	Sex				
60	Male	29	141		
61	Female	73	327		
62	Information not provided by borrower	18	67		
	Breakdown (by Targeted Area)				
64	Atlantic	55			
65	Burlington	65			
66	Camden	120	655		
67	Essex	11	50		
68	Gloucester	90	381		
69	Mercer	23	42		
70	Passaic	2	14		
71	Union	5	47		

	Data Dictionary
	ta Reporting - Borrower Characteristics
The Following Data Points A	re To Be Reported In Aggregate For All Programs:
Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one or HFA's programs. The total number of borrowers represented in the Geographic Breakdown a
Number of Unique Borrowers Denied Assistance	HMDA fields should foot to this number. Total number of <i>unique</i> borrowers <i>not</i> receiving assistance under any of the programs and 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 becar voluntary withdrawal after approval or failure to complete application despite attempts by the
Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and repo in the Cumulative column only.
nditures	
Total Assistance Provided to Date Total Spent on Administrative Support, Outreach, and Counselin	Total amount of assistance disbursed by the HFA across all programs. ng Total amount spent on administrative expenses to support the program(s).
eakdown (by County) All Categories	Number of aggregate borrowers assisted in each county listed.
e 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. Co-Borrower
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.
	Data Reporting - Program Performance e Reported In Aggregate For All Non-Blight/DPA Programs:
/Evaluation	
Approved	The total much as the summary state and in the second term to the second terms
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
Denied	number of borrowers who applied for the specific program.
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is de
	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 tota 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 borrower who does not receive assistance under a program because of voluntary withdrawa 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 the have not been decisioned and are pending review. This should be reported in the Cumulative and the specific program of the specific program the specific program the have not been decisioned and are pending review.
% of Total Number of Applications	column only. Total number of borrowers who have applied for assistance from the specific program that h not been decisioned and are pending review divided by the total number of borrowers who a
Total	for the specific program.
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdraw in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs Program Components	s or Number of borrowers participating in other HFA sponsored HHF programs or other H
cteristics (For All Approved Applicants) cteristics	
Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
aracteristics	field may be calculated differently for unemployment assistance programs.
Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender match assistance or borrower partial payments).
ristics 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 to
Delinquent (60+)	number of 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 to
	number of approved applicants.
Delinquent (90+) Number	Number of borrowers 90+ days delinquent at the time of application.

Borrower Incor	ne	
		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 nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the
	\$50,000- \$69,000	nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the
Hardship		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Divoloc	Number of borrowers assisted with medical condition hardship.
	Medical Condition	
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
Program Outco		
r rogram outoe		
	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 of borrowers transitioned out of the UHE program into a forcelegure colo
	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
	76	assistance under this program.
	Cancelled	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily
	0/	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
		Reporting - Program Performance I In Aggregate For All Unemployment Assistance Programs:
Program Chara	Intervision of the rollowing Data Points are to be Reported	a in Aggregate For All Unemployment Assistance Programs:
General Charac		
General Gharad	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for
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
	~~	assistance under this program.
	Short Sale	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
		outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
		assistance under this program.
Program Comp	letion/ Transition	
	Loan Modification Program Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
	~~	assistance under this program.
	Re-employed/ Regain Appropriate Employment Level	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or
	04	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.
	Other Number	Number of borrowers who transitioned out of the program not falling into one of the transition
	Number	categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
		assistance under this program.
	HFA Performance Data	Reporting - Program Performance
	The Following Data Points Are To Be Reported	d In Aggregate For All Reinstatement Assistance Programs:
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
		assistance under this program.
	Short Sale	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
	n/	outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
Program Corre	letion/ Transition	assistance under this program.
r lografii Comp	Loan Modification Program	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home
		Affordable Program).
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving
		assistance under this program.
	Re-employed/ Regain Appropriate Employment Level	

Number	Number of borrowers who transitioned out of the program due to regaining employment and/or
	appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receivin assistance under this program.
Reinstatement/Current/Payoff Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan currer
%	Number of borrowers in this category divided by the total number of borrowers no longer receivi assistance under this program.
Other Number	
Winder	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 receivi
	assistance under this program. ance Data Reporting - Program Performance
The Following Data Points Are	To Be Reported In Aggregate For All Principal Reduction Programs:
rogram Characteristics (For All Approved Applicants) eneral Characteristics	
Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or princip curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf o 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.
urrent Combined Loan to Value Ratio (CLTV)	
<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
	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 the unpaid principal balance for all first and junior liens (if applicable) at the time of application
110%-120%	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%, calculat
>120%	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.
ternative Outcomes	
Deed-in-Lieu	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
Number %	
Number % Short Sale	outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer receivi assistance under this program.
Number % <i>Short Sale</i> Number	outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer receivit 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 % Short Sale Number %	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 % Short Sale Number % vogram Completion/ Transition	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.
Number % Short Sale Number %	outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer receivi 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 receivi assistance under this program. Number of borrowers in this category divided by the total number of borrowers no longer receivi assistance under this program. Number of borrowers who-received a recast/reamortization of the prinicipal balance or a
Number % Short Sale Number % Yogram Completion/ Transition Loan Modification Program	outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer receiviassistance 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 receiviassistance under this program. Number of borrowers in this category divided by the total number of borrowers no longer receiviassistance under this program. 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 receivitation of their mortgage loan.
Number % Short Sale Number % rogram Completion/ Transition Loan Modification Program Number	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 in this category divided by the total number of borrowers no longer receiving assistance under this program. Number of borrowers who-received a recast/reamortization of the principal balance or a modification of their mortgage loan.
Number % Short Sale Number % rogram Completion/ Transition Loan Modification Program Number %	outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer receiviassistance 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 receiviassistance under this program. 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 receiviassistance under this program.
Number % Short Sale Number % Image: Completion/Transition Loan Modification Program Number % Reinstatement/Current/Payoff	outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer receiv 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 receiv assistance under this program. 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 receiv assistance under this program. Number of borrowers in this category divided by the total number of borrowers no longer receiv 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 receiv assistance under this program.
Number % Short Sale Number % Image: Completion/Transition Loan Modification Program Number % Reinstatement/Current/Payoff Number % Other	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 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-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 % Short Sale Number % togram Completion/ Transition Loan Modification Program Number % Reinstatement/Current/Payoff Number %	outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer receiv 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 receiv assistance under this program. 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 receiv assistance under this program. 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 receiv 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 receiv 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 receiv assistance under this program.
Number % Short Sale Number % Image: Completion/Transition Loan Modification Program Number % Reinstatement/Current/Payoff Number % Other Number % HFA Performation	outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer receivit 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 receivit assistance under this program. 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 receivit assistance under this program. 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 receivit 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 receivit 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 receivit assistance under this program. Aumber of borrowers in this category divided by the total number of borrowers no longer receivit assistance under this program. Aumber of borrowers in this category divided by the total number of borrowers no lon
Number % Short Sale Number % Image: Structure of the structu	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 in this category divided by the total number of borrowers no longer receiving assistance under this program. 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 transitioned out of the program due paying off their mortgage loan. Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program. Number of borrowers who received a refinance or principal curtailment of their mortgage loan. Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
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Number % Short Sale Number % Togram Completion/ Transition Loan Modification Program Number % Reinstatement/Current/Payoff Number % Other Number % Median 1st Lien Housing Data Points Are To rogram Characteristics (For All Approved Applicants) eneral Characteristics Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance Median 2nd Lien Housing Payment Before Assistance Median 1st Lien UPB Before Program Entry Median 1st Lien UPB After Program Entry	outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer receiviassistance 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 receiviassistance under this program. Number of borrowers who-received a recast/reamortization of the prinicipal balance or a modification of their mortgage loan. 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 receiviassistance 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 receiviassistance 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 and this category divided by the total number of borrowers no longer receiviassistance under this program. acce Data Reporting - Program Performance Be Reported In Aggregate For All UPB/Lien Extinguishment Programs: Median contractual borrower payment on their second lien before receiving assistance.
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	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated usir 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 usin
	the unpaid principal balance for all first and junior liens (if applicable) at the time of application
110%-120%	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%, calcula using the unpaid principal balance for all first and junior liens (if applicable) at the time of
>120%	application divided by the most current market valuation at the time of assistance.
ative Outcomes	
Deed-in-Lieu	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended
%	outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer received.
76	assistance under this program.
Short Sale	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended
24	outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer recei assistance under this program.
am Completion/ Transition	
Loan Modification Program	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer recei
Bainatatamant/Current/Dauaff	assistance under this program.
Reinstatement/Current/Payoff Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loar
%	Number of borrowers in this category divided by the total number of borrowers no longer receiv
	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 received to the second
%	assistance under this program.
HEA Performance	Data Reporting - Program Performance
	Reported In Aggregate For All Transition Assistance Programs:
am Completion/ Transition	
Short Sale	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended
0/	outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiv 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 received
	assistance under this program.
	Data Reporting - Program Performance
	Be Reported In Aggregate For Blight Elimination Programs
am Intake/Evaluation	
am Intake/Evaluation	
Approved/Funded	The total number of structures conraved and funded
Approved/Funded Number of Structures Receiving Assistance	The total number of structures approved and funded.
Approved/Funded	Total number of structures receiving funding divided by the total number of structures submitte
Approved/Funded Number of Structures Receiving Assistance % of Total Number of Structures	
Approved/Funded Number of Structures Receiving Assistance	Total number of structures receiving funding divided by the total number of structures submitte
Approved/Funded Number of Structures Receiving Assistance % of Total Number of Structures Denied/Cancelled	Total number of structures receiving funding divided by the total number of structures submitte 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.
Approved/Funded Number of Structures Receiving Assistance % of Total Number of Structures Denied/Cancelled	Total number of structures receiving funding divided by the total number of structures submitte 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 submitted
Approved/Funded Number of Structures Receiving Assistance % of Total Number of Structures Denied/Cancelled Number of Structures Denied % of Total Number of Submissions	Total number of structures receiving funding divided by the total number of structures submitte 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.
Approved/Funded Number of Structures Receiving Assistance % of Total Number of Structures Denied/Cancelled Number of Structures Denied % of Total Number of Submissions Withdrawn	Total number of structures receiving funding divided by the total number of structures submitted 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 submitted for eligibility review.
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	Total number of structures receiving funding divided by the total number of structures submitted 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 submitted for eligibility review. 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.
Approved/Funded Number of Structures Receiving Assistance % of Total Number of Structures Denied/Cancelled Number of Structures Denied % of Total Number of Submissions Withdrawn	Total number of structures receiving funding divided by the total number of structures submitte 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 submitted Total number of structures denied for funding divided by the total number of structures submitted Total number of structures withdrawn by the program partner. Total number of structures withdrawn divided by the total number of structures that have been
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	Total number of structures receiving funding divided by the total number of structures submitte 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 submitted for eligibility review. 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.
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	Total number of structures receiving funding divided by the total number of structures submitted 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 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 withdrawn divided by the total number of structures that have been submitted for eligibility review.
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	Total number of structures receiving funding divided by the total number of structures submitte 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 submitte 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 no been decisioned. This should be reported in the Cumulative column only.
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	Total number of structures receiving funding divided by the total number of structures submitted 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 submitted for eligibility review. The 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 no 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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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 Number of Structures Withdrawn % of Total Number of Submissions In Process Number of Structures In Process % of Total Number of Submissions Total Mumber of Structures Submissions In Process Number of Structures In Process % of Total Number of Submissions Total Median Assistance Spent on Acquisition Median Assistance Spent on Demolition Median Assistance Spent on Greening Total Assistance Reserved aphic Breakdown (by City/County) Approved/Funded Number of Structures HFA Performance The Following Data Points May Be Re am Intake/Evaluation Funded Number of Borrowers Receiving Assistance	Total number of structures receiving funding divided by the total number of structures submitted 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 submitt 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 divided by the 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 that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only. Total amount of aggregate assistance spent by the HFA to acquire the blighted property. Median amount of aggregate assistance spent by the HFA to demolish the blighted property. Median amount of aggregate assistance spent by the HFA to green the blighted property. Median amount of aggregate assistance spent by the HFA to green the blighted property. Median amount of aggregate assistan
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 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 am Characteristics Total Assistance Provided Median Assistance Spent on Acquisition Median Assistance Spent on Demolition Median Assistance Reserved applic Breakdown (by City/County) Approved/Funded Number of Structures HFA Performance The Following Data Points May Be Re am Intake/Evaluation	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 subm for eligibility review. The total number of structures withdrawn by the program partner. 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 re 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 be decisioned divided by the 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 (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only. Total amount of aggregate assistance spent by the HFA to acquire the blighted property. Median amount of aggregate assistance spent by the HFA to demolish the blighted property. Median amount of aggregate assistance spent by the HFA to for In-Process structures. Rese assistance may vary quarter over quarter as existing applications are decisioned and new applications are submitted for review. This should be reported in the Cumulative column onlerexistance may vary quarter over quarter as

	Denied	
	Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
	% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
	Withdrawn	
	Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
	% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
	In Process	
	Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
	% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
	Total	
	Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
	Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or oth HHF program components (<i>i.e.</i> , funded borrowers only).
rogram Cha	racteristics	
	Loan Characteristics at Origination	
	Median Purchase Price Median Credit Score	The median home purchase price for all borrower-assisted properties at the time of origination. The median credit score of all borrowers at the time of origination.
	Median DTI Assistance Characteristics	The median front-end debt-to-income ratio at the time of origination (as defined by program).
	Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
orrower Inco	ome	
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth. Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the
	Below \$50,000	nearest hundredth.
ome Mortga	ige Disclosure Act (HMDA)	
		Borrower
	Race	
	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.
		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.
eographic E	Breakdown (by County)	
	All Categories	Number of aggregate borrowers assisted in each county listed.
	HFA Performance	Data Reporting - Program Notes
	NJ HOMEKEEPER	Program provides monthly mortgage payment assistance for up to 24 months and/or reinstatem assistance with a maximum assistance amount up to \$48,000 on behalf of homeowners who ar 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