

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 Cha	racteristics	
		QTD	Cumulative
1 Unique Bo	orrower Count		
2	Number of Unique Borrowers Receiving Assistance	250	11909
3	Number of Unique Borrowers Denied Assistance	0	14415
4	Number of Unique Borrowers Withdrawn from Program	0	646
5	Number of Unique Borrowers in Process	N/A	77
6	Total Number of Unique Borrower Applicants	N/A	27047
7 Program	Expenditures (\$)		
8	Total Assistance Provided to Date	\$2,500,000	\$363,718,029
9	Total Spent on Administrative Support, Outreach, and Counseling	\$248,091	\$40,627,489
Geograph	ic Breakdown (by county)		
11	Atlantic	32	1401
12	Bergen	0	467
13	Burlington	54	1336
14	Camden	90	2182
15	Cape May	0	124
16	Cumberland	0	234
17	Essex	3	624
18	Gloucester	58	1226
19	Hudson	0	162
20	Hunterdon	0	54
21	Mercer	12	493
22	Middlesex	0	677
23	Monmouth	0	597
24	Morris	0	243
25	Ocean	0	552
26	Passaic	1	340
27	Salem	0	87
28	Somerset	0	210
29	Sussex	0	257
30	Union	0	496
31	Warren	0	147

	QTD	Cumulative
sclosure Act (HMDA)		
Borrowe	<u>er </u>	
ee		
erican Indian or Alaskan Native	1	
an .	4	
ck or African American	36	2,
ve Hawaiian or other Pacific Islander	0	
te	155	7,
rmation not provided by borrower	54	1,
nicity		
panic or Latino	30	1,
Hispanic or Latino	166	9,
rmation not provided by borrower	54	
e	98	5,
nale	98	5,
rmation not provided by borrower	54	
Co-Borrov	ver	
e		
erican Indian or Alaskan Native	0	
ลก	3	
ck or African American	5	
ve Hawaiian or other Pacific Islander	0	
te	33	2,
rmation not provided by borrower	23	
nicity		
panic or Latino	6	
Hispanic or Latino	35	3,
rmation not provided by borrower	23	
e	18	1,
nale	23	2,
rmation not provided by borrower		
e nale	•	18

	New Jersey				
	HFA Performance Data Reporting- Program Performance HomeKeeper Program				
		QTD	Cumulative		
1 Program In	take/Evaluation				
2	Approved				
3	Number of Borrowers Receiving Assistance	0	1,639		
4	% of Total Number of Applications	N/A	36.25%		
5	Denied		0.504		
6	Number of Borrowers Denied	0	2,584		
7	% of Total Number of Applications Withdrawn	N/A	57.16%		
8 9	Number of Borrowers Withdrawn	0	298		
10	% of Total Number of Applications	N/A	6.55%		
11	In Process	IN/A	0.00 /0		
12	Number of Borrowers In Process	N/A	0		
13	% of Total Number of Applications	N/A	0.00%		
14	Total	IN/ /\	0.00 /0		
15	Total Number of Borrowers Applied	N/A	4,521		
.0	Number of Borrowers Participating in Other HFA HHF Programs or Program	N/A	N/A		
16	Components	14//	14//		
17 Program C	· ·				
18 General Ch					
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	\$32,864		
23 Assistance	Characteristics		. ,		
24	Assistance Provided to Date	\$0	\$52,185,547		
25 Other Char	acteristics	· ·	, , , , , ,		
26	Current				
27	Number	0	312		
28	%	0.00%	19.04%		
29	Delinquent (30+)				
30	Number	0	152		
31	%	0.00%	9.27%		
32	Delinquent (60+)				
33	Number	0	206		
34	%	0.00%	12.57%		
35	Delinquent (90+)				
36	Number	0	969		
37	%	0.00%	59.12%		
38 Borrower I	` '				
39	Above \$90,000	0.00%	10.68%		
40	\$70,000- \$89,000	0.00%	8.91%		
41	\$50,000- \$69,000	0.00%	14.89%		
42 Hardahi n	Below \$50,000	0.00%	65.52%		
43 Hardship	The sample was not		4 000		
44	Unemployment	0	1,239		
45 46	Underemployment	0	400		
46	Divorce Medical Condition	0	0		
47	Medical Condition	0	0		
48	Death Other	0	0 0		
49	Other	0	U		

	New Jersey HFA Performance Data Reporting- Program Performan HomeKeeper Program	nce	
		QTD	Cumulative
O Progra	m Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	1639
2 Alterna	ative Outcomes		
i3	Foreclosure Sale		
4	Number	0	1
5	%	0.00%	0.00%
6	Cancelled		3.00,
7	Number	0	
8	%	0.00%	0.00%
9	Deed in Lieu		
0	Number	0	
1	%	0.00%	0.009
2	Short Sale		
3	Number	0	
4	%	0.00%	0.00%
5 Progra	m Completion/ Transition		
6	Loan Modification Program		
7	Number	N/A	N/A
8	%	N/A	N/.
9	Re-employed/ Regain Appropriate Employment Level		
0	Number	0	
1	%	0.00%	0.009
2	Reinstatement/Current/Payoff		
3	Number	0	1,63
4	%	100.00%	100.00%
5	Other - Borrower Still Owns Home		
6	Number	0	
7	%	0.00%	0.00%

	New Jersey				
	HFA Performance Data Reporting- Program Performance				
	Home Saver Program				
		QTD	Cumulative		
1 Progra r	n Intake/Evaluation	QID	Cumulative		
2	Approved				
3	Number of Borrowers Receiving Assistance	0	897		
4	% of Total Number of Applications	N/A	13.91%		
5	Denied				
6	Number of Borrowers Denied	0	5145		
7	% of Total Number of Applications	N/A	79.89%		
8	Withdrawn		200		
9	Number of Borrowers Withdrawn	0	398		
10	% of Total Number of Applications In Process	N/A	6.18%		
11 12	Number of Borrowers In Process	N/A	0		
13	% of Total Number of Applications	N/A	0.00%		
14	Total	IN/A	0.0076		
15	Total Number of Borrowers Applied	N/A	6440		
	Number of Borrowers Participating in Other HFA HHF Programs or	N/A	N/A		
16	Program Components		14/74		
17 Progra r	n Characteristics	<u>.</u>			
	Characteristics				
19	Median 1st Lien Housing Payment Before Assistance	\$0	\$1,561		
20	Median 1st Lien Housing Payment After Assistance	\$0	\$1,452		
21	Median 2nd Lien Housing Payment Before Assistance	\$0	\$222		
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A		
23	Median 1st Lien UPB Before Program Entry	\$0	\$190,532		
24	Median 1st Lien UPB After Program Entry	\$0	\$159,124		
25	Median 2nd Lien UPB Before Program Entry	\$0	\$33,252		
26	Median 2nd Lien UPB After Program Entry	N/A	N/A		
27	Median Principal Forgiveness	\$0	\$28,968		
28	Median Assistance Amount	\$0	\$50,000		
	nce Characteristics	1 00	A40 750 044		
30	Assistance Provided to Date	\$0	\$40,756,311		
31	O. www. nd				
32 33	Current Number	0	124		
34	%	0.00%	13.84%		
35	Delinquent (30+)	0.00%	13.04%		
36	Number	l nl	62		
37	%	0.00%	6.92%		
38	Delinquent (60+)	3.0070	0.0270		
39	Number	0	65		
40	%	0.00%	7.25%		
41	Delinquent (90+)				
42	Number	0	646		
43	%	0.00%	71.99%		
44 Current	Combined Loan to Value Ratio (CLTV)				
45	<100%	0.00%	21.62%		
46	100%-119%	0.00%	34.71%		
47	120%-139%	0.00%	23.09%		
48 40	140%-159%	0.00%	11.32%		
49 - 0	>=160%	0.00%	9.26%		
	er Income (\$)	1 2			
51	Above \$90,000	0.00%	6.62%		

	New Jersey HFA Performance Data Reporting- Program Perfori	mance	
	Home Saver Program	nance	
		QTD	Cumulative
	\$70,000- \$89,000	0.00%	13.38
	\$50,000- \$69,000	0.00%	32.21
	Below \$50,000	0.00%	47.79
Hardsh	ip .		
	Unemployment	0	4
	Underemployment	0	2
	Divorce	0	
	Medical Condition	0	
	Death	0	
	Other	0	1
Progra	m Outcomes		
9.00	Borrowers No Longer in the HHF Program (Program Completion/Transition)	0	8
	or Alternative Outcomes)	Ĭ	
Alterna	tive Outcomes		
	Foreclosure Sale		
	Number	0	
	%	0.00%	0.0
	Cancelled	0.0070	0.0
	Number	0	
	%	0.00%	0.0
	Deed in Lieu	0.0070	0.0
	Number	0	
	%	0.00%	0.0
	Short Sale	0.0070	0.0
	Number	0	
	%	0.00%	0.0
Progra	m Completion/ Transition	0.0070	0.0
i rogra	Loan Modification Program		
	Number	0	8
	%	0.00%	100.00
	Reinstatement/Current/Payoff	0.0078	100.00
	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home	IN/A	11/71
	Number	N/A	N/A
	%	N/A N/A	N/A N/A

	New Jersey				
	HFA Performance Data Reporting- Program Performance				
	HomeKeeper Program				
		QTD	Cumulative		
	take/Evaluation				
2	Approved				
3	Number of Borrowers Receiving Assistance	N/A	6005		
4	% of Total Number of Applications	N/A	45.86%		
5	Denied	2.1/2	T		
6	Number of Borrowers Denied	N/A	6952		
7	% of Total Number of Applications	N/A	53.10%		
8	Withdrawn				
9	Number of Borrowers Withdrawn	N/A	136		
10	% of Total Number of Applications	N/A	1.04%		
11	In Process				
12	Number of Borrowers In Process	N/A	N/A		
13	% of Total Number of Applications	N/A	N/A		
14	Total				
15	Total Number of Borrowers Applied	N/A	13093		
	Number of Borrowers Participating in Other HFA HHF Programs or Program	N/A	N/A		
16	Components				
7 Program Cl	naracteristics				
18 General Ch	aracteristics				
19	Median 1st Lien Housing Payment Before Assistance	N/A	1662		
20	Median 1st Lien Housing Payment After Assistance	N/A	0		
21	Median Length of Time Borrower Receives Assistance	N/A	19		
22	Median Assistance Amount	N/A	43072		
23 Assistance	Characteristics				
24	Assistance Provided to Date	N/A	\$230,706,171		
25 Other Char	acteristics				
26	Current				
27	Number	N/A	1633		
28	%	N/A	27.19%		
	, , ,	N/A	503		
			8.38%		
		1 47 1	0.0070		
		N/Δ	428		
			7.13%		
		11//7	7.1370		
		NI/Δ	3441		
37 37	%	N/A	57.30%		
29 30 31 32 33 34 35	Delinquent (30+) Number % Delinquent (60+) Number % Delinquent (90+) Number	N/A N/A N/A N/A			

	New Jersey		
	HFA Performance Data Reporting- Program Performan HomeKeeper Program	nce	
		QTD	Cumulative
38 Progra	am Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or	N/A	6005
39	Alternative Outcomes)		
40 Altern	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%
50	Short Sale		
51	Number	N/A	0
52	%	N/A	0.00%
53 Progra	nm Completion/ Transition		
54	Loan Modification Program		
55	Number	N/A	13
56	%	N/A	0.21%
57	Re-employed/ Regain Appropriate Employment Level		
58	Number	N/A	40
59	%	N/A	0.67%
60	Reinstatement/Current/Payoff		
61	Number	N/A	3218
62	%	N/A	53.59%
63	Other - Borrower Still Owns Home		
64	Number	N/A	2734
65	%	N/A	45.53%

	New Jersey			
	HFA Performance Data Reporting- Program Performance			
	HomeSeeker Down Payment Assistance Progran	n		
		QTD	Cumulative	
1	Program Intake/Evaluation			
2	Funded			
3	Number of Borrowers Receiving Assistance	250	3512	
4	% of Total Number of Submissions	N/A	97.85%	
5	Denied			
6	Number of Borrowers Denied	0	0	
7	% of Total Number of Submissions	N/A	0.00%	
8	Withdrawn			
9	Number of Borrowers Withdrawn	0	0	
10	% of Total Number of Submissions	N/A	0.00%	
11	In Process			
12	Number of Borrowers In Process	N/A	77	
13	% of Total Number of Submissions	N/A	2.15%	
14	Total			
15	Total Number of Borrowers Submitted for Assistance	N/A	3589	
	Number of Borrowers that Previously Participated in Other HFA HHF	0	0	
16	Programs			
	Program Characteristics			
	Loan Characteristics at Origination			
19	Median Purchase Price	\$175,000	\$162,600	
20	Median Credit Score	691	683	
21	Median DTI	28.67%	27.25%	
22	Assistance Characteristics			
23	Assistance Provided to Date	\$2,500,000	\$40,070,000	
24	Borrower Characteristics			
25	Borrower Income (\$)			
26	Above \$90,000	13.20%	18.71%	
27	\$70,000- \$89,000	22.00%	24.94%	
28	\$50,000- \$69,000	43.20%	34.94%	
29	Below \$50,000	21.60%	21.41%	
30	Home Mortgage Disclosure Act (HMDA)			

New Jersey

HFA Performance Data Reporting- Program Performance HomeSeeker Down Payment Assistance Program

		QTD	Cumulative
31	Borrower		
32	Race		
33	American Indian or Alaskan Native	1	7
34	Asian	4	41
35	Black or African American	36	599
36	Native Hawaiian or other Pacific Islander	0	6
37	White	155	2237
38	Information not provided by borrower	54	622
39	Ethnicity		
40	Hispanic or Latino	30	423
41	Not Hispanic or Latino	166	2467
42	Information not provided by borrower	54	622
43	Sex		
44	Male	98	1609
45	Female	98	1281
46	Information not provided by borrower	54	622
47	Co-Borrower		
48	Race		
49	American Indian or Alaskan Native	0	3
50	Asian	3	23
51	Black or African American	5	138
52	Native Hawaiian or other Pacific Islander	0	2
53	White	33	708
54	Information not provided by borrower	23	196
55	Ethnicity		
56	Hispanic or Latino	6	140
57	Not Hispanic or Latino	35	737
58	Information not provided by borrower	23	196
59	Sex		
60	Male	18	299
61	Female	23	580
62	Information not provided by borrower	23	196
63	Geographic Breakdown (by Targeted Area)		
64		32	614
65		54	
66	Camden	90	1276
67		3	86
68		58	719
69		12	169
70		1	28
71		0	
	10	U	00

		ta Dictionary
		Reporting - Borrower Characteristics To Be Reported In Aggregate For All Programs:
Borro	wer Count	To be reported in Aggregate For All Frograms.
	Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of
		HFA's programs. The total number of borrowers represented in the Geographic Breakdown an 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 no
	Number of Hairus Devenues With drawn from Drawns	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 becaus voluntary withdrawal after approval or failure to complete application despite attempts by the H
	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 Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported the Cumulative column only.
m Exp	penditures	the ournalative column only.
	Total Assistance Provided to Date	Total amount of assistance disbursed by the HFA across all programs.
nhic R	Total Spent on Administrative Support, Outreach, and Counseling Breakdown (by County)	Total amount spent on administrative expenses to support the program(s).
priic B	All Categories	Number of aggregate borrowers assisted in each county listed.
/lortga	ge Disclosure Act (HMDA)	
	Page	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.
	All Categories	Co-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.
		Reporting - Program Performance
n Intak	the Following Data Points Are to be Reke/Evaluation	eported In Aggregate For All Non-Blight/DPA Programs:
	Approved	
	Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
	% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
	Denied	Tor 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 defin
		as a borrower who has provided the necessary information for consideration for program
	% of Total Number of Applications	assistance, but is not approved for assistance under the specific program. Total number of borrowers denied for assistance for the specific program divided by the total
	70 of Fotal Hambor of Applications	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 a borrower who does not receive assistance under a program because of voluntary withdrawal a
		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
	In Disease	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
	Number of Bottowers III Flocess	not been decisioned and are pending review. This should be reported in the Cumulative columns and the Cumulative columns are pending review.
		only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have
		been decisioned and are pending review divided by the total number of borrowers who applied the specific program.
	Total	Tano oposino programi.
	Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn
	Number of Regressors Participating in Other UEA ULIE Decreases and	in process). This should be reported in the Cumulative column only.
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF programs components (<i>i.e.</i> , funded borrowers only).
	racteristics (For All Approved Applicants)	
Chara	acteristics	
	Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. The field may be calculated differently for unemployment assistance programs.
nce Cł	l haracteristics	illela may be calculated differently for unemployment assistance programs.
	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching
h		assistance or borrower partial payments).
naract	teristics 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 of horrowers 201 days delinquest but less than 00 days deling a start that the
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total
		number of approved applicants.
	Delinquent (60+)	Number of horrowers CO adors delingues that less than CO by a 12 year of C
	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 tota
		number of approved applicants.
	Delinquent (90+)	
	Number	Number of borrowers 90+ days delinquent at the time of application.

Borrower Incor	me	
Donower incor		Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the
	Above \$90,000	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.
Hardship	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the
narusiiip	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death Other	Number of borrowers assisted with death hardship. Number of borrowers assisted with other hardship.
Program Outco		
	Borrowers No Longer in the HHF Program (Program	Number of borrowers no longer receiving assistance under this program.
Alternative Out	Completion/Transition or Alternative Outcome)	
	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
		Reporting - Program Performance
	The Following Data Points Are To Be Reported	d In Aggregate For All Unemployment Assistance Programs:
Program Chara General Chara	acteristics (For All Approved Applicants)	
	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.
Alternative Out	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for
	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	Loan Modification Program	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Re-employed/ Regain Appropriate Employment Level Number	Number of borrowers who transitioned out of the program due to regaining employment and/or
	%	appropriate levels of employment. Number of borrowers in this category divided by the total number of borrowers no longer receiving
	Reinstatement/Current/Payoff	assistance under this program.
	Number Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Other Number	Number of borrowers who transitioned out of the program not falling into one of the transition
	%	categories above. Number of borrowers who transitioned out of the program not failing 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.
		Reporting - Program Performance d In Aggregate For All Reinstatement Assistance Programs:
Alternative Out	comes	
	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.
	% Short Solo	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
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		Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated usin
	4000/ 4000/	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.
ŀ	110/0 120/0	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated by the most current market valuation at the time of desistance.
		using the unpaid principal balance for all first and junior liens (if applicable) at the time of applicable
	>120%	divided by the most current market valuation at the time of assistance.
rnative Outo		divided by the most current market valuation at the time of assistance.
	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.
Ţ	%	Number of borrowers in this category divided by the total number of borrowers no longer receiv
		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 received
		assistance under this program.
	letion/ 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 receive
	D. 1. 1. 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2	assistance under this program.
-	Reinstatement/Current/Payoff	Notes that the second of the s
-	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 receiv
-	Other	assistance under this program.
	Number State of the state of th	Number of borrowers who transitioned out of the program not falling into one of the transition
	Hambol	categories above.
ļ	%	Number of borrowers in this category divided by the total number of borrowers no longer receiv
	70	assistance under this program.
1	HEA Performance Da	ta Reporting - Program Performance
		ported In Aggregate For All Transition Assistance Programs:
aram Compl	letion/ Transition	orted in Aggregate For All Transition Assistance Programs.
	Short Sale	
	Number	Number of borrowers who transitioned out of the program into a short sale as the intended out
		of the program.
Ī	%	Number of borrowers in this category divided by the total number of borrowers no longer receiv
		assistance under this program.
	6 1: 1:	
	Deed-in-Lieu	
	Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended
	Number	outcome of the program.
		outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer receives
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gram Intake,	Number ### HFA Performance Da The Following Data Points May Be R ### /Evaluation ### Approved/Funded Number of Structures Receiving Assistance #### of Total Number of Structures	outcome of the program. Number of borrowers in this category divided by the total number of borrowers no longer receivassistance under this program. Ita Reporting - Program Performance Reported In Aggregate For Blight Elimination Programs The total number of structures approved and funded.
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	Denied	
	Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
	% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
	Withdrawn	
	Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
	% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
	In Process	
	Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the-Cumulative column only.
	% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
	Total	
	Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
	Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (<i>i.e.</i> , funded borrowers only).
Program Ch	aracteristics	
	Loan Characteristics at Origination	The modion home purchase price for all horrower assisted properties at the time of article of
	Median Purchase Price Median Credit Score Median DTI	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. The median front-end debt-to-income ratio at the time of origination (as defined by program).
	Assistance Characteristics Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
Borrower In		Total amount of aggregate assistance exclusively disbursed by the Fit A.
DOITOWEI III	Come	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the
	Above \$90,000	nearest hundredth. Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the
	\$70,000- \$89,000	nearest hundredth. Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the
	\$50,000- \$69,000	nearest hundredth. Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the
Lama Marta	Below \$50,000 page Disclosure Act (HMDA)	nearest hundredth.
Home Morty	Jage Disclosure Act (HINDA)	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.
		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.
Geographic	Breakdown (by County)	p in totale for the aggregate number of bottowere addicted.
Jograpino	All Categories	Number of aggregate borrowers assisted in each county listed.
		Data Reporting - Program Notes
	TH 711 OHOTHUNOC	
	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.