



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.

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New Jersey			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance	308	12718
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4	Number of Unique Borrowers Withdrawn from Program	0	646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	2
6	Total Number of Unique Borrower Applicants	N/A	27781
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date	\$3,060,000	\$371,786,524
9	Total Spent on Administrative Support, Outreach, and Counseling	\$73,732	\$41,078,888
10	Geographic Breakdown (by county)		
11	Atlantic	42	1523
12	Bergen	0	467
13	Burlington	71	1512
14	Camden	111	2468
15	Cape May	0	124
16	Cumberland	0	234
17	Essex	8	643
18	Gloucester	54	1376
19	Hudson	0	162
20	Hunterdon	0	54
21	Mercer	16	527
22	Middlesex	0	677
23	Monmouth	0	597
24	Morris	0	243
25	Ocean	0	552
26	Passaic	1	349
27	Salem	0	87
28	Somerset	0	210
29	Sussex	0	257
30	Union	5	509
31	Warren	0	147

New Jersey			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
32	Home Mortgage Disclosure Act (HMDA)		
33	<i>Borrower</i>		
34	Race		
35	American Indian or Alaskan Native	1	47
36	Asian	1	328
37	Black or African American	85	3,067
38	Native Hawaiian or other Pacific Islander	1	31
39	White	165	7,489
40	Information not provided by borrower	55	1,756
41	Ethnicity		
42	Hispanic or Latino	35	1,594
43	Not Hispanic or Latino	218	10,012
44	Information not provided by borrower	55	1,112
45	Sex		
46	Male	134	5,897
47	Female	119	5,709
48	Information not provided by borrower	55	1,112
49	<i>Co-Borrower</i>		
50	Race		
51	American Indian or Alaskan Native	0	22
52	Asian	2	184
53	Black or African American	15	822
54	Native Hawaiian or other Pacific Islander	0	14
55	White	55	3,083
56	Information not provided by borrower	21	706
57	Ethnicity		
58	Hispanic or Latino	17	676
59	Not Hispanic or Latino	55	3,749
60	Information not provided by borrower	21	407
61	Sex		
62	Male	32	1,541
63	Female	40	2,885
64	Information not provided by borrower	21	407

New Jersey

HFA Performance Data Reporting- Program Performance HomeKeeper Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	1,639
4	% of Total Number of Applications	N/A	36.25%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	2,584
7	% of Total Number of Applications	N/A	57.16%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	298
10	% of Total Number of Applications	N/A	6.55%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	4,521
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	\$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	\$52,184,042
25	Other Characteristics		
26	<i>Current</i>		
27	Number	0	312
28	%	0.00%	19.04%
29	<i>Delinquent (30+)</i>		
30	Number	0	152
31	%	0.00%	9.27%
32	<i>Delinquent (60+)</i>		
33	Number	0	206
34	%	0.00%	12.57%
35	<i>Delinquent (90+)</i>		
36	Number	0	969
37	%	0.00%	59.12%
38	Borrower Income (\$)		
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	Below \$50,000	0.00%	65.52%
43	Hardship		
44	Unemployment	0	1,239
45	Underemployment	0	400
46	Divorce	0	0
47	Medical Condition	0	0
48	Death	0	0
49	Other	0	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)	0	1639
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	0
64	%	0.00%	0.00%
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	0
71	%	0.00%	0.00%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	0	1,639
74	%	100.00%	100.00%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	0
77	%	0.00%	0.00%

New Jersey

HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	897
4	% of Total Number of Applications	N/A	13.91%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	5145
7	% of Total Number of Applications	N/A	79.89%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	398
10	% of Total Number of Applications	N/A	6.18%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	6440
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance	\$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
29	Assistance Characteristics		
30	Assistance Provided to Date	\$0	\$40,756,311
31			
32	<i>Current</i>		
33	Number	0	124
34	%	0.00%	13.84%
35	<i>Delinquent (30+)</i>		
36	Number	0	62
37	%	0.00%	6.92%
38	<i>Delinquent (60+)</i>		
39	Number	0	65
40	%	0.00%	7.25%
41	<i>Delinquent (90+)</i>		
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	140%-159%	0.00%	11.32%
49	>=160%	0.00%	9.26%
50	Borrower Income (\$)		
51	Above \$90,000	0.00%	6.62%

New Jersey			
HFA Performance Data Reporting- Program Performance Home Saver Program			
		QTD	Cumulative
52	\$70,000- \$89,000	0.00%	13.38%
53	\$50,000- \$69,000	0.00%	32.21%
54	Below \$50,000	0.00%	47.79%
55	Hardship		
56	Unemployment	0	447
57	Underemployment	0	245
58	Divorce	0	16
59	Medical Condition	0	51
60	Death	0	37
61	Other	0	101
62	Program Outcomes		
63	Borrowers No Longer in the HFA Program (Program Completion/Transition or Alternative Outcomes)	0	897
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number	0	897
80	%	0.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

New Jersey

HFA Performance Data Reporting- Program Performance HomeKeeper Program

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

New Jersey			
HFA Performance Data Reporting- Program Performance HomeKeeper Program			
		QTD	Cumulative
38	Program Outcomes		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	6005
40	Alternative Outcomes		
41	<i>Foreclosure Sale</i>		
42	Number	N/A	0
43	%	N/A	0.00%
44	<i>Cancelled</i>		
45	Number	N/A	0
46	%	N/A	0.00%
47	<i>Deed in Lieu</i>		
48	Number	N/A	0
49	%	N/A	0.00%
50	<i>Short Sale</i>		
51	Number	N/A	0
52	%	N/A	0.00%
53	Program Completion/ Transition		
54	<i>Loan Modification Program</i>		
55	Number	N/A	13
56	%	N/A	0.21%
57	<i>Re-employed/ Regain Appropriate Employment Level</i>		
58	Number	N/A	40
59	%	N/A	0.67%
60	<i>Reinstatement/Current/Payoff</i>		
61	Number	N/A	3218
62	%	N/A	53.59%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	N/A	2734
65	%	N/A	45.53%

New Jersey

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

		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	308	4321
4	% of Total Number of Submissions	N/A	95.87%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	10
7	% of Total Number of Submissions	N/A	0.22%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	176
13	% of Total Number of Submissions	N/A	3.91%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	4507
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price	\$190,000	\$166,000
20	Median Credit Score	692	686
21	Median DTI	27.87%	27.47%
22	Assistance Characteristics		
23	Assistance Provided to Date	\$3,060,000	\$48,140,000
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000	12.99%	17.82%
27	\$70,000- \$89,000	25.65%	24.53%
28	\$50,000- \$69,000	40.26%	35.57%
29	Below \$50,000	21.10%	22.08%
30	Home Mortgage Disclosure Act (HMDA)		

New Jersey

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

		QTD	Cumulative
	Borrower		
	Race		
31	American Indian or Alaskan Native	1	10
32	Asian	1	52
33	Black or African American	85	801
34	Native Hawaiian or other Pacific Islander	1	8
35	White	165	2668
36	Information not provided by borrower	55	782
37	Ethnicity		
38	Hispanic or Latino	35	517
39	Not Hispanic or Latino	218	3022
40	Information not provided by borrower	55	782
41	Sex		
42	Male	134	1927
43	Female	119	1612
44	Information not provided by borrower	55	782
45	Co-Borrower		
46	Race		
47	American Indian or Alaskan Native	0	3
48	Asian	2	30
49	Black or African American	15	174
50	Native Hawaiian or other Pacific Islander	0	3
51	White	54	825
52	Information not provided by borrower	21	239
53	Ethnicity		
54	Hispanic or Latino	17	170
55	Not Hispanic or Latino	55	869
56	Information not provided by borrower	21	239
57	Sex		
58	Male	32	377
59	Female	40	665
60	Information not provided by borrower	21	239
61	Geographic Breakdown (by Targeted Area)		
62	Atlantic	42	736
63	Burlington	71	727
64	Camden	111	1562
65	Essex	8	105
66	Gloucester	54	869
67	Mercer	16	203
68	Passaic	1	37
69	Union	5	82