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	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4		Number of Unique Borrowers Withdrawn from Program	0	646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
10	**Geographic 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

		New Jersey		
		HFA Performance Data Reporting- Borrower Characteristics		
			QTD	**Cumulative**
32	**Home Mortgage Disclosure Act (HMDA)**			
33		*Borrower*		
34		*Race*		
35		American Indian or Alaskan Native	1	44
36		Asian	4	317
37		Black or African American	36	2,865
38		Native Hawaiian or other Pacific Islander	0	29
39		White	155	7,058
40		Information not provided by borrower	54	1,596
41		*Ethnicity*		
42		Hispanic or Latino	30	1,500
43		Not Hispanic or Latino	166	9,457
44		Information not provided by borrower	54	952
45		*Sex*		
46		Male	98	5,579
47		Female	98	5,378
48		Information not provided by borrower	54	952
49		*Co-Borrower*		
50		*Race*		
51		American Indian or Alaskan Native	0	22
52		Asian	3	177
53		Black or African American	5	786
54		Native Hawaiian or other Pacific Islander	0	13
55		White	33	2,965
56		Information not provided by borrower	23	663
57		*Ethnicity*		
58		Hispanic or Latino	6	646
59		Not Hispanic or Latino	35	3,617
60		Information not provided by borrower	23	364
61		*Sex*		
62		Male	18	1,463
63		Female	23	2,800
64		Information not provided by borrower	23	364

DPA denials on line 9 became approvals but our reporting did not remove the denial designation on our reporting.

New Jersey		
HFA Performance Data Reporting- Program Performance **HomeKeeper Program**		
	QTD	**Cumulative**
1 Program Intake/Evaluation		
2 *Approved*		
3 Number of Borrowers Receiving Assistance	0	1,639
4 % of Total Number of Applications	N/A	36.25%
5 *Denied*		
6 Number of Borrowers Denied	0	2,584
7 % of Total Number of Applications	N/A	57.16%
8 *Withdrawn*		
9 Number of Borrowers Withdrawn	0	298
10 % of Total Number of Applications	N/A	6.55%
11 *In Process*		
12 Number of Borrowers In Process	N/A	0
13 % of Total Number of Applications	N/A	0.00%
14 *Total*		
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	**$52,185,547**
25 Other Characteristics		
26 *Current*		
27 Number	0	312
28 %	0.00%	19.04%
29 *Delinquent (30+)*		
30 Number	0	152
31 %	0.00%	9.27%
32 *Delinquent (60+)*		
33 Number	0	206
34 %	0.00%	12.57%
35 *Delinquent (90+)*		
36 Number	0	969
37 %	0.00%	59.12%
38 Borrower Income ($)		
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	*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%
65	**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	0	1,639
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 Performance
Home Saver Program

			QTD	Cumulative
1	**Program Intake/Evaluation**			
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*		
9		Number of Borrowers Withdrawn	0	398
10		% of Total Number of Applications	N/A	6.18%
11		*In Process*		
12		Number of Borrowers In Process	N/A	0
13		% of Total Number of Applications	N/A	0.00%
14		*Total*		
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	**$40,756,311**
31				
32		*Current*		
33		Number	0	124
34		%	0.00%	13.84%
35		*Delinquent (30+)*		
36		Number	0	62
37		%	0.00%	6.92%
38		*Delinquent (60+)*		
39		Number	0	65
40		%	0.00%	7.25%
41		*Delinquent (90+)*		
42		Number	0	646
43		%	0.00%	71.99%
44	**Current Combined Loan to Value Ratio (CLTV)**			
45		<100%	0.00%	21.62%
46		100%-119%	0.00%	34.71%
47		120%-139%	0.00%	23.09%
48		140%-159%	0.00%	11.32%
49		>=160%	0.00%	9.26%
50	**Borrower Income ($)**			
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 HHF Program (Program Completion/Transition or Alternative Outcomes)	0	897
64	**Alternative Outcomes**			
65		*Foreclosure Sale*		
66		Number	0	0
67		%	0.00%	0.00%
68		*Cancelled*		
69		Number	0	0
70		%	0.00%	0.00%
71		*Deed in Lieu*		
72		Number	0	0
73		%	0.00%	0.00%
74		*Short Sale*		
75		Number	0	0
76		%	0.00%	0.00%
77	**Program Completion/ Transition**			
78		*Loan Modification Program*		
79		Number	0	897
80		%	0.00%	100.00%
81		*Reinstatement/Current/Payoff*		
82		Number	N/A	N/A
83		%	N/A	N/A
84		*Other - Borrower Still Owns Home*		
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		*Approved*		
3		Number of Borrowers Receiving Assistance	N/A	6005
4		% of Total Number of Applications	N/A	45.86%
5		*Denied*		
6		Number of Borrowers Denied	N/A	6952
7		% of Total Number of Applications	N/A	53.10%
8		*Withdrawn*		
9		Number of Borrowers Withdrawn	N/A	136
10		% of Total Number of Applications	N/A	1.04%
11		*In Process*		
12		Number of Borrowers In Process	N/A	N/A
13		% of Total Number of Applications	N/A	N/A
14		*Total*		
15		Total Number of Borrowers Applied	N/A	13093
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		*Current*		
27		Number	N/A	1633
28		%	N/A	27.19%
29		*Delinquent (30+)*		
30		Number	N/A	503
31		%	N/A	8.38%
32		*Delinquent (60+)*		
33		Number	N/A	428
34		%	N/A	7.13%
35		*Delinquent (90+)*		
36		Number	N/A	3441
37		%	N/A	57.30%

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	*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	**Program 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 Program

			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
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	$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	Atlantic	32	614
65	Burlington	54	551
66	Camden	90	1276
67	Essex	3	86
68	Gloucester	58	719
69	Mercer	12	169
70	Passaic	1	28
71	Union	0	69

Data Dictionary

HFA Performance Data Reporting - Borrower Characteristics
The Following Data Points Are To Be Reported In Aggregate For All Programs:

Unique Borrower Count

	Number of Unique Borrowers Receiving Assistance	Total number of **unique** borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of **unique** borrowers **not** receiving assistance under any of the programs and not withdrawn.
	Number of Unique Borrowers Withdrawn from Program	Total number of **unique** borrowers who **do not** receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
	Number of Unique Borrowers in Process	Total number of **unique** 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 in the Cumulative column only.

Program Expenditures

	Total Assistance Provided to Date	**Total** amount of assistance disbursed by the HFA across all programs.
	Total Spent on Administrative Support, Outreach, and Counseling	**Tota**l amount spent on administrative expenses to support the program(s).

Geographic Breakdown (by County)

	All Categories	Number of aggregate borrowers assisted in each county listed.

Home Mortgage Disclosure Act (HMDA)

	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:

Program Intake/Evaluation

	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	
	Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
	% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
	Withdrawn	
	Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
	% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
	In Process	
	Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the Cumulative column only.
	% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who applied for the specific program.
	Total	
	Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (*i.e.*, funded borrowers only).

Program Characteristics (For All Approved Applicants)

General Characteristics

	Median Assistance Amount	Median amount of assistance ($) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.

Assistance Characteristics

	Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).

Other Characteristics

	Current	
	Number	Number of borrowers current at the time of application.
	%	Number of current borrowers divided by the total number of approved applicants.
	Delinquent (30+)	
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
	Delinquent (60+)	
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	Delinquent (90+)	
	Number	Number of borrowers 90+ days delinquent at the time of application.
	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.

Borrower Income		
	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.
	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.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.

Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.

Alternative Outcomes		
	Foreclosure Sale	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	Cancelled	
	Number	Number of borrowers who were **approved and funded**, then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:

Program Characteristics (For All Approved Applicants)		

General 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, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for

Alternative 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 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 Completion/ 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 appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Reinstatement/Current/Payoff	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Other	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:

Alternative 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 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 Completion/ Transition		
	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 receiving assistance under this program.
Reinstatement/Current/Payoff		
Number		Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Other		
Number		Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:

Program Characteristics (For All Approved Applicants)

General 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 principal curtailment.
	Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
	Median Principal Forgiveness	Median amount of principal reduced, including the amount ($) disbursed by the HFA on behalf of the borrower and the amount ($) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current 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.
	100%-109%	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 divided by the most current market valuation at the time of assistance.
	110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated 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.
	>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative 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 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 Completion/ Transition

Loan Modification Program		
Number		Number of borrowers who received a recast/reamortization of the prinicpal 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.
Reinstatement/Current/Payoff		
Number		Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
Other		
Number		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.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

Program Characteristics (For All Approved Applicants)

General 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 principal curtailment.
	Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
	Median Principal Forgiveness	Median amount of principal reduced, including the amount ($) disbursed by the HFA on behalf of the borrower and the amount ($) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

Current 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.

	100%-109%		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 divided by the most current market valuation at the time of assistance.
	110%-120%		Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated 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.
	>120%		Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

Alternative 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 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 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 receiving assistance under this program.
	Reinstatement/Current/Payoff		
	Number		Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
	%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Other		
	Number		Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:

Program Completion/ Transition			
	Short Sale		
	Number		Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
	%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	Deed-in-Lieu		
	Number		Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
	%		Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

Program Intake/Evaluation			
	Approved/Funded		
	Number of Structures Receiving Assistance		The total number of structures approved and funded.
	% of Total Number of Structures		Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
	Denied/Cancelled		
	Number of Structures Denied		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.
	% of Total Number of Submissions		Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
	Withdrawn		
	Number of Structures Withdrawn		The total number of structures withdrawn by the program partner.
	% of Total Number of Submissions		Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
	In Process		
	Number of Structures In Process		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.
	% of Total Number of Submissions		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.
	Total		
	Total Number of Structures Submitted for Eligibility Review		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.

Program Characteristics			
	Total Assistance Provided		Total amount of aggregate assistance disbursed by the HFA.
	Median Assistance Spent on Acquisition		Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
	Median Assistance Spent on Demolition		Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
	Median Assistance Spent on Greening		Median amount of aggregate assistance spent by the HFA to green the blighted property.
	Total Assistance Reserved		Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved 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 only.

Geographic Breakdown (by City/County)			
	Approved/Funded Number of Structures		Aggregate number of structures funded in each city or county listed.

HFA Performance Data Reporting - Program Performance
The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

Program Intake/Evaluation			
	Funded		
	Number of Borrowers Receiving Assistance		The total number of borrowers receiving assistance.
	% of Total Number of Submissions		Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.

Denied		
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA	
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.	
Withdrawn		
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.	
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.	
In Process		
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.	
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.	
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.e.*, funded borrowers only).	

Program Characteristics

Loan Characteristics at Origination		
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.	
Median Credit Score	The median credit score of all borrowers at the time of origination.	
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).	
Assistance Characteristics		
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.	

Borrower Income

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.	
Below $50,000	Percentage of borrowers assisted with gross annual income less than $50,000, rounded to the nearest hundredth.	

Home Mortgage Disclosure Act (HMDA)

	Borrower	
Race		
All Categories	All totals for the aggregate number of borrowers assisted.	
Ethnicity		
All Categories	All totals for the aggregate number of borrowers assisted.	
Sex		
All Categories	All totals for the aggregate number of borrowers assisted.	
	Co-Borrower	
Race		
All Categories	All totals for the aggregate number of borrowers assisted.	
Ethnicity		
All Categories	All totals for the aggregate number of borrowers assisted.	
Sex		
All Categories	All totals for the aggregate number of borrowers assisted.	

Geographic 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 reinstatement assistance with a maximum assistance amount up to $48,000 on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.	
NJ HOME SAVER	Provides principal reduction and/or reinstatement assistance to facilitate a refinance, recast, or permanent mortgage modification.	
NJ HomeSeeker Down Payment Assistance (DPA) Program	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.	