

United States Department of the Treasury

**Homeowner Assistance Fund Plan
Submitted by New Jersey Department of Community Affairs**

HAF Grantee Plan Name
HAFP-0024

United States Department of the Treasury

Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	11/19/2021 9:23 AM
Total Plan Requested Amount	\$325,965,861.00
Record Type	State
Application Record	SLT-0066
HAF Grantee Plan Status (external)	Funded

Homeowner Needs and Community Engagement

What Quantitative Data Has Informed the Participant's Planning?

Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data, including from community-based organizations or organizations that serve potentially eligible homeowners.

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

Yes

If yes, please list and, briefly describe each source of quantitative data.

NJHMFA obtained and analyzed quantitative data from several sources including recent demographic and mortgage delinquency and forbearance findings from the Consumer Finance Protection Bureau (CFPB); demographic and household data from the United States Census Bureau's (USCB) American Community Survey and the Household Pulse Survey; labor force and unemployment data from the United States' Bureau of Labor Statistics (BLS) and the New Jersey Department of Labor and Workforce Development; and mortgage forbearance and delinquency data provided through a data-sharing agreement with the Federal Reserve Bank of Atlanta and Black Knight. Additionally, NJHMFA utilized local state area loan performance data from CoreLogic.

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

Yes

If yes, please list and, briefly describe each source of quantitative data.

-NJHMFA recognizes that many New Jersey homeowners belong to communities that have historically experienced housing discrimination. Accordingly, NJHMFA has included data and references from the New Jersey Institute for Social Justice on the history and impact of housing discrimination on New Jersey's socially disadvantaged communities.
-New Jersey Institute for Social Justice. Erasing New Jersey's Red Lines: Reducing the Racial Wealth Gap through Homeownership and Investment in Communities of Color. 2020.
-The Urban Institute. How Newark, New Jersey, Provides a Template for Targeting the Homeowner Assistance Fund. September, 2021.

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

Yes

If yes, please list and, briefly describe each source of quantitative data.

NJHMFA received 2020 municipal tax data from New Jersey's Department of Community Affairs (DCA) regarding overdue tax collections. The DCA data accounted for 553 municipalities (or 98% of all New Jersey towns) on overall collections.

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant's previously implemented programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant's planning.

As a Hardest Hit Fund participant, NJHMFA's internal data and mortgage reinstatement program experience inform the Agency's proposed guidelines and performance metrics.

Did the Participant communicate with mortgage servicers regarding the development of its program design?

Yes

Did the Participant communicate with other HAF participants regarding the development of its program design?

Yes

How Has Community Engagement and Public Participation Informed the Participant's Planning?

Treasury will assess the extent to which a Participant's assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant's plan. Treasury will pay particular attention to the extent of the Participant's engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

Yes

Provider information

If yes, please list such providers, including the providers' address and website. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Housing and Community Development Network of New Jersey 145 W. Hanover St, ,Trenton,New Jersey 08618 https://www.hcdnnj.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
New Jersey Citizen Action 625 Broad Street, Suite 270 ,Newark,New Jersey 07102 https://njcitizenaction.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
New Jersey Organizing Project P.O. Box 1069 ,Manahawkin,New Jersey 08050 https://newjerseyop.org/	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Services of New Jersey P.O. Box 1357 ,Edison,New Jersey 08818 https://www.lsnj.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

Yes

Community Information

If yes, please list such organizations, including the providers' address and website if available. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Organization Name Organization Address Organization Website	Organization Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Fair Share Housing Center 510 Park Boulevard, Cherry Hill, New Jersey 08002 https://fairsharehousing.org/	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Services of New Jersey P.O. Box 1357, Edison, New Jersey 08818 https://www.lsnj.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Local Initiatives Support Corporation 550 Broad Street, Suite 201, Newark, New Jersey 07102 https://www.lisc.org/greater-newark/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
New Jersey Institute for Social Justice 60 Park Place, Suite 511, Newark, New Jersey 07102 https://www.njisj.org/	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

No

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

Yes

If yes, please indicate whether a proposed or draft plan was published, please describe where details about the comment solicitation were posted, for how long, in what languages, and whether any efforts were made to make the posting accessible to persons with disabilities or individuals without reliable internet access.

-NJHMFA held two public hearings in June. The first presented an outline of the proposed plan for Board approval. The second solicited public comment on the proposed plan. Both meetings were properly noticed public meetings under the New Jersey Open Public Meetings Act (N.J.S.A. 10:4-6 et seq.).

-Before the second hearing, NJHMFA undertook extensive public outreach to ensure that members of the public could access and comment on the Agency's proposal. This included posting program outlines on its website; advertising the public meeting with links to the proposal documents through the Agency's quarterly newsletter; and direct notifications to 7,400 separate email addresses via an Agency list serve. Further, NJHMFA posted information and links to its various social media channels, and invited stakeholders including but not limited to the New Jersey Institute for Social Justice, the Housing and Community Development Network of New Jersey, Fair Share Housing Center, New Jersey Policy Perspective, New Jersey Future, New Jersey Citizen Action, the New Jersey League of Municipalities, the New Jersey Mortgage Bankers Association, Legal Services of New Jersey, and the New Jersey Organizing Project.

-Program materials were offered in twelve languages and compatible with disability access technology for three weeks prior to completion of the plan. Additionally, a 12-day comment period ensured sufficient opportunity for review and comment.

How Will the Participant Continue to Assess the Needs of Eligible Homeowners?

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

Yes

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

-NJHMFA will monitor market trends and data including, but not limited to, forbearance and delinquency rates among all mortgage types. Data related to delinquency rates for reinstated loans or loans in forbearance would facilitate additional market analysis.

Program Design

What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?

A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each program design element.

HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- mortgage payment assistance
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default
- facilitating mortgage interest rate reductions
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b)
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges
- measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description, that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant's HAF programs may be uploaded together as one document.

Title	Upload Date
NJHMFA HAF Term Sheets Combined	8/19/2021 1:09 PM
NJHMFA Responses to Treasury HAF Questions	11/18/2021 4:43 PM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

Yes

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element	Deviation from sample terms	Justification
Mortgage Reinstatement	Adjustment to the loss mitigation coordination language.	NJHMFA will encourage but not require the use of all other loss mitigation options prior to use of HAF Funds. Requiring prior completion of the full loss-mitigation process will make the program administration more complicated and time consuming as it would require the servicer to work through the full array of other options available before assistance can be disbursed. This will lead to extra expenses and more homeowners falling further into delinquency prior to accessing assistance. Feedback from the large servicers via group calls organized by NCSHA is that trying to coordinate the timing of HAF efforts with their loss mitigation for hundreds of thousands of other borrowers will not yield positive outcomes in a timely manner.
Mortgage Payment Assistance	Adjustment to the loss mitigation coordination language.	NJHMFA will encourage but not require the use of all other loss mitigation options prior to use of HAF Funds. Requiring prior completion of the full loss-mitigation process will make the program administration more complicated and time consuming as it would require the servicer to work through the full array of other options available before assistance can be disbursed. This will lead to extra expenses and more homeowners falling further into delinquency prior to accessing assistance. Feedback from the large servicers via group calls organized by NCSHA is that trying to coordinate the timing of HAF efforts with their loss mitigation for hundreds of thousands of other borrowers will not yield positive outcomes in a timely manner.

Documentation of Homeowner Income

Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area. Will the Participant allow income to be determined in this way?

No

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

Yes

Eligible Mortgage Types

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

-Contracts for deed are not prevalent in NJ, per HUD and US Census Bureau data. Additionally, these properties are not owner-occupied, as the seller maintains title until all payments are made. This does not fit the nature of our program.

-Second mortgages are excluded if in a second or other junior lien position. These junior liens do not put the borrower in imminent danger of foreclosure due to the intervention of the primary lien holder in cases where the second lien holder intends to initiate foreclosure proceedings. NJ is focusing assistance on those in greatest danger of losing their home.

How Will the Participant Target HAF Resources Consistent with Statutory Requirements?

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities.

Defining Socially Disadvantaged Individual

Please describe the process the Participant will use to determine whether a homeowner is a "socially disadvantaged individual" as defined in the HAF guidance.

-NJHMFA will target advertising and outreach towards communities with socially disadvantaged individuals in accordance with the definitions in the August 2, 2021, guidance. To ensure representative participation, NJHMFA has developed a data-driven methodology that indexes comparative need and representation. This allows the Agency to target and prioritize marketing and specific outreach efforts towards communities that have a disproportionately

higher representation of minority and low-income homeowners when compared to the rest of the State's homeowner population.

-Using application data, NJHMFA will track participation from historically marginalized communities and those with limited English proficiency through self-attestation and demographic data. Applicant addresses will also be cross-referenced with majority-minority census tracts to align with Treasury guidance.

Public Communications

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

Yes

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3)
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land
- homeowners in persistent poverty counties;
- individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

Spanish; Other

Please list any other languages.

Communications will be in primarily English and Spanish. But online material will be translatable in Italian, Portuguese, Polish, Hindi, Gujarati, Chinese (including Cantonese and Mandarin), Korean, Tagalog, and Arabic.

Outreach

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

Yes

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3) individual with limited English proficiency;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

Please list any other languages.

Communications will be in primarily English and Spanish. But online material will be translatable in Italian, Portuguese, Polish, Hindi, Gujarati, Chinese (including Cantonese and Mandarin), Korean, Tagalog, and Arabic.

Housing Counseling and Legal Services

Will the Participant facilitate access for eligible households to housing counseling or legal services?

Yes

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant's HAF programs.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Affordable Housing Alliance 59 Broad Street , Eatontown, New Jersey 07724 https://housingall.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
NJ Citizen Action 744 Broad St., Suite 2080 , Newark, New Jersey 07102 https://njcitizenaction.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Burlington County Community Action Program One Van Sciver Parkway , Willingboro, New Jersey 08046 http://www.bccap.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Central Jersey Housing Resource Center 600 First Ave., Suite 3 , Raritan, New Jersey 08869 https://www.cjhr.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Consumer Credit and Budget Counseling 299 South Shore Rd., US Route 9 South, P.O. Box 866 , Marmora, New Jersey 08223 https://cc-bc.com/	✓	✓
Clarifi 1608 Walnut Street , Philadelphia, Pennsylvania 19103 https://www.clarifi.org/	✓	✓
Epic, CDC 2707 Main St , Sayreville, New Jersey 08872 https://epiccdc.net/	✓	✓
Housing Partnership Morris County 2 East Blackwell St., Suite 12 , Dover, New Jersey 07801 https://www.housingpartnershipnj.org/	✓	✓
Isles, Inc. 10 Wood St , Trenton, New Jersey 08618 https://isles.org/	✓	✓
Puerto Rican Action Board 90 Jersey Ave , New Brunswick, New Jersey 08901 https://prab.org/	✓	✓
Navicore Solutions 225 Willowbrook Road , Freehold, New Jersey 07728 https://navicoresolutions.org/	✓	✓
Puerto Rican Association for Human Development, Inc. 100 First Street , Perth Amboy, New Jersey 08861 https://www.prahd.org/	✓	✓
Tri-City Peoples Corporation 675 South 19th Street , Newark, New Jersey 07103 http://www.tri-citypeoples.org/	✓	✓

Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- ✓ have mortgages or mortgage assistance contracts held or backed by the Participant?
- ✓ have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- ✓ have privately held mortgages?

What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

Other

Please list any other languages.

Intake system connects to Google Translate for translation into 100+ languages.

Will the Participant's HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

Yes

Performance Goals

Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant's goals and benchmarks for each of its programs with the following program design elements.

Program Design Element	Metric of Success	Goal
Mortgage Reinstatement	Number of mortgage reinstatements provided with HAF Funds.	Provide 2,000 homeowners with mortgage reinstatement within 24 months.
Payment Assistance for Delinquent Property Taxes	Number of non-mortgage housing delinquencies paid off.	Prevent the replacement of 200 homeowners by paying off qualified delinquent non-mortgage housing expenses.
Other measures to prevent homeowner displacement	Number of households counseled using HAF counseling initiatives.	Provide no-cost counseling services to 7,500 homeowners over the full course of the HAF spending period.
Mortgage Payment Assistance	Number of households provided with future mortgage payments.	Provide at least 500 homeowners with mortgage payment assistance.
Mortgage Reinstatement	The percentage of assisted households that are below 100% of AMI, and for those households above 100% of AMI, the percentage of assistance provided to Socially Disadvantaged Individuals.	At least 60% of assistance provided to households below 100% of AMI. A majority of funds provided to households over 100% AMI will assist households who identify as socially disadvantaged.

Readiness

Staffing, Systems and Contractors

Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

Yes

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

Yes

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

Yes

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

No

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

Yes

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

No

Use of Initial Payment

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

\$0.00

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

No

How much of the HAF funds that the Participant has received been obligated?

\$190,000.00

Provide a brief description of how the Participant has used the HAF funds it has received.

-NJHMFA will launch a pilot mortgage reinstatement and mortgage payment program, called ERMA to assist eligible homeowners within NJHMFA's loan portfolio. This pilot will efficiently advance the guidance provided by Treasury on April 14, 2021, and again on August 2, 2021, to prioritize assistance for FHA, VA, USDA, Mortgage Revenue Bond (MRB) loans, and First-Time Homebuyers, as NJHMFA's mortgage portfolio is entirely comprised of these loan categories. Additionally, NJHMFA program income requirements mirror Treasury's articulated preferences, and there are higher levels of socially disadvantaged groups within our mortgage population than in statewide mortgage rolls. NJHMFA will be able to deploy pilot funds quickly because it is also the loan servicer. This will also facilitate review of the application and processing structures to inform programmatic adjustments. NJHMFA will test outreach, technology, and processes, improve data standardization and programmatic materials, and otherwise refine the ERMA program before expanding to a wider applicant pool.

-NJHMFA will offer homeowner counseling during the pilot phase of ERMA using a network of HUD certified Housing Counseling Agencies (HCAs) to provide homeowner support via homeowner, credit, and pre-foreclosure counseling. NJHMFA will provide counselors with ERMA application process training and guidance.

-NJHMFA has contracted with HOTB Counselor Direct to build an application portal, system of record, and loan processing application for NJHMFA and our HAF program partners. This software will be used for the pilot and statewide ERMA.

Budget

Budgeting of HAF Funds by Program Design Element

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

Measure	Amount
Mortgage Payment Assistance	\$30,000,000.00
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$0.00
Payment Assistance for Delinquent Property Taxes	\$5,000,000.00
Mortgage Reinstatement	\$224,070,982.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$0.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$0.00

Other measures to prevent homeowner displacement

Measure	Amount
ERMA pilot use.	\$10,000,000.00

Displacement Prevention Sub-Total	\$269,070,982.00
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Counseling or Legal Services

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

Specify the Participant's allocations for the following	Amount
Counseling or Educational Services	\$8,000,000.00
Legal Services	\$0.00

Services Sub-Total	\$8,000,000.00
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Reimbursement of Funds Expended After January 21, 2020

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

Type of Expense	Amount
None.	\$0.00

Reimbursement Sub-Total	\$0.00
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Allocation of Administrative Expenses

Type of Expense	Amount
One-time/start-up expenses: initial planning personnel, equipment, technology, initial marketing, website, contingency reserve.	\$2,559,668.00
Operating/administrative expenses: salaries, equipment, legal, compliance, audit, monitoring and research, ongoing marketing and outreach, training, travel, contingency reserve.	\$23,230,291.00
Transaction related expenses: closings, recording, wire transfer, overnight mailers, lien release	\$3,027,012.00
Contracted service providers: vendor loan review, notary and title services, miscellaneous counseling-related expenses, and other professional services.	\$20,077,908.00

Administrative Expenses Sub-Total	\$48,894,879.00
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Total Plan Requested Amount	\$325,965,861.00
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Amount Requested Confirmation:

Yes

Contacts

Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

Primary Contact

Name: **Katone Glover**

Agency/Office: **New Jersey Housing and Mortgage Finance Agency**

Email: kglover@njhmfa.gov

Phone Number: **6092787380**

Reporting Contact

Name: **James Abrams**

Agency/Office: **New Jersey Housing and Mortgage Finance Agency**

Email: jabrams@njhmfa.gov

Phone Number: **6092787422**

Additional Contact

Name: **Jordan Moskowitz**

Agency/Office: **New Jersey Housing and Mortgage Finance Agency**

Email: jmoskowitz@njhmfa.gov

Phone Number: **6092787446**

Proprietary or Otherwise Non-Public Information

Does your plan submission include any information or materials that are proprietary or otherwise non-public?

Yes

If "Yes," please indicate which information or materials are proprietary or otherwise non-public.

Although nothing here is proprietary, until final approval is received from Treasury and the NJHMFA board adopts the approved version of the plan, New Jersey OPRA statute would consider this a pre-decisional, non-public document.

Title VI Assurances

You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

Title	Upload Date
6. HAF-Title VI Assurance (5-18-2021) (Executed)-signed	8/19/2021 2:02 PM
Assurances of Compliance with Civil Rights Requirements	11/19/2021 9:20 AM

Official Certification

I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

Name of HAF Participant:

New Jersey Department of Community Affairs

Name and Title of Certifying Official

Name: **Walter K. Brown**

Title: **Chief Financial Officer**

Telephone: **6092926420**

Email: walter.brown@dca.nj.gov