OUR MISSION

THE PEOPLE WE SERVE
NJHMFA serves the residents of New Jersey by providing financing for single family home mortgages and the development of affordable, mixed-income and special needs rental developments.

OUR EXPERTISE
NJHMFA responds to the needs of its residents by implementing creative programs and establishing alliances that:

• Fund affordable home mortgages and workforce housing opportunities for first-time and urban home buyers
• Promote construction and rehabilitation of rental housing
• Encourage mixed-income, owner-occupied housing as a means to stabilize urban neighborhoods
• Advance the growth and development of municipalities
• Contribute to the quality of life of older adults, the disabled and those with special housing needs
• Formulate and strengthen partnerships to foster the economic development of New Jersey

MOBILIZING OUR RESOURCES
NJHMFA raises program funds by:

• Selling taxable and tax-exempt bonds to private sector investors in national financial markets
• Administering the federal Low Income Housing Tax Credit (LIHTC) program for New Jersey
• Applying for and administering federal and state grants as well as housing assistance programs
• Developing cooperative relationships with county, municipal, not-for-profit agencies, foundations and the private real estate development industry
BOARD OF DIRECTORS

CHRIS CHRISTIE
Governor
State of New Jersey

KIM GUADAGNO
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State of New Jersey

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Board Chairperson
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REV. MSGR. WILLIAM J. LINDER
Pastor, St. Rose of Lima Church in the Roseville section of Newark

DOROTHY L. BLAKESLEE
Public Member

PATRICIA MUELLER
Public Member

STANLEY M. WEEKS
Executive Vice President, City National Bank of New Jersey
DEAR FRIENDS,

This past year, the New Jersey Housing and Mortgage Finance Agency (NJHMFA) built on our existing housing programs, reintroduced assistance to abate the foreclosure crisis, and continued our mission of providing affordable housing opportunities to the residents and communities in New Jersey.

Our investment in affordable rental housing in those areas hardest hit by Superstorm Sandy continued to grow assisted by funding through the federal Community Development Block Grant - Disaster Recovery Fund for Restoration of Multifamily Housing (FRM) program. By the end of 2016, 38 projects were completed, creating more than 2,500 rental units. As we look ahead to the fifth anniversary of Sandy, we are expecting a fourth round of FRM funding to enable us to continue those rebuilding efforts.

Although New Jersey’s foreclosure inventory rate has remained higher than the national average, the delinquency rate continues to drop monthly, showing a 1.9% drop since December 2015. Through its extensive efforts, the Agency has continued to assist homeowners facing foreclosure through various prevention programs. In 2016, NJHMFA received an additional investment of $114.6 million from the Hardest Hit Fund program, enabling us to not only expand the HomeKeeper program, which helps financially distressed homeowners struggling to meet their mortgage, but to plan for additional assistance programs.

We could not have accomplished all that we did without the help of the NJHMFA board, the state Department of Community Affairs, a prominent group of developers, lenders, nonprofits, housing authorities, builders and many others who partner with the Agency every day.

We proudly present our 2016 annual report, and look forward to continuing our mission to strengthen our communities, provide affordable housing opportunities for families, seniors and those with special needs, as well as expand our commitment to build single-family and multi-family housing opportunities.

[1] CoreLogic National Foreclosure Reports
2016 GENERAL OVERVIEW

- Funded 1,071 Home Purchase Mortgages
- Financed 1,499 Affordable Rental Apartments
- Monitored 126,588 Units via Property Management, Contract Admin. and Tax Credits
- Created 112 Special Needs Beds
- Helped 289 Households Avoid Foreclosure with NJ Hardest Hit Fund Programs
Calculations based on total development costs of Multifamily, Special Needs, and CHOICE funding in the amount of $436.7M in 2016.

Economic/fiscal impact multipliers were provided by HR&A Advisors, Inc. to determine impacts per $1 million of total development costs in New Jersey. One-time economic impacts based on both direct and indirect/induced jobs, compensation, and spending. Ongoing economic impacts based on project operations and resident spending. Fiscal impacts based on NJ State Individual Income Tax, NJ State Corporation Business Tax, NJ State Sales Tax, and local property tax.
For Tiffany and Eric McClary, home ownership was a shared dream. The couple, originally from New Jersey, had been renting an apartment in Pennsylvania. At the time they were looking at homes, they were also looking online for programs to help first-time buyers and found NJHMFA’s Smart Start program.

Coming up with the funding to cover downpayment and closing costs can be a significant barrier for potential homeowners.

Smart Start is available to participants in the Agency’s Homeward Bound Program who are purchasing homes in Smart Growth Areas. Smart Start offers first-time homebuyers zero-interest downpayment and/or closing cost assistance for up to 4% of the mortgage amount, with loan forgiveness for buyers who remain in their home for five years.

For the McClarys, the Smart Start program is the reason they moved back to New Jersey.

“We had always wanted to buy our own home. The limiting factor for us was the downpayment and closing costs,” said Tiffany McClary. “The Smart Start program made it possible.”

The McClarys found a Realtor in New Jersey who had closed several homes with Smart Start. They also started working with one of the program’s approved lenders. One of the first homes their Realtor showed them in Burlington County was the home they ended up buying in the summer of 2013.
“It would have taken us a very long time to be able to come up with the down-payment and closing costs without the program. We did have to put some of our money into it but the help with the downpayment and closing costs was tremendous. It made a huge difference in our lives.”

–Tiffany McClary, homeowner and Smart Start program participant
When Superstorm Sandy struck in 2012, Ocean County was among the hardest hit areas in New Jersey, impacting not only residents, but the availability of housing stock.

Cornerstone at Barnegat addresses two needs: providing homes for the senior community as well as much needed affordable rental housing. The homes, located in a Smart Growth Area, provide easy access to the ocean and Barnegat Bay, as well as churches, hospitals and medical facilities, shopping, recreational areas and bus transportation.

The three-story apartment building, developed by The Walters Group, features 70 mixed-income rental apartments for seniors (55+), including five set aside for residents with special needs. The mix of one- and two-bedroom apartments includes full kitchens, washers and dryers, air conditioning, carpeting and window treatments. Other amenities include community, game and fitness rooms. All units are at or below 60 percent of the Area Median Income. The Arc, Ocean County Chapter, provides social services for the special-needs residents.

NJHMFA was the principal funder for the project, providing $7.5 million from the Agency’s Fund for Restoration of Multifamily Housing. The fund, created in the aftermath of Sandy, provides qualified housing developers with subsidy loans to finance the development of affordable housing in the nine counties the federal government designated as the most impacted.

NJHMFA also provided $9.1 million through its Conduit Bond Program, which enables well-capitalized developers to issue bonds through the Agency on a pass-through basis at the most competitive interest rates available.
“It’s just the most wonderful place. I get tears in my eyes when I talk about this place. I don’t miss my house. I made new friends here. I am so comfortable here.”

–Norma Dworkis, Cornerstone at Barnegat resident

Cornerstone at Barnegat Quick Facts

**Amenities:**
Energy efficient ranges, refrigerators, dishwashers, air conditioning, washers and dryers, carpeting and window treatments; community, game and fitness rooms and office; 105 tenant parking spaces

**Affordability:**
All units are at or below 60% Area Median Income, with five set aside for special-needs residents.

**Total Development Cost and Partnership:**
$17M; the Walters Group, ARC of Ocean County, Inc.

**Funding Sources (approx.):**
NJHMFA: $7.5M from Fund for Restoration of Multifamily Housing; $850,000 from Sandy Special Needs Housing Fund, $9.1M in construction financing from the Conduit Bond Program, 4% LIHTC resulting in $5.3M in equity; Stafford Contracting LLC

**Economic Impacts (approx.):**
- **One-time:**
  162 F/T jobs; $27M in goods/services; $988,900 in state/local taxes
- **Ongoing:**
  17 F/T jobs; $3M in goods/services; $170,500 in state/local taxes
The Fund for Restoration of Multifamily Housing (FRM) was created in 2013 to address the need for affordable rental housing, which increased significantly following the devastation of Superstorm Sandy. The storm not only affected the supply of available rental stock but demand was further exacerbated by the displacement of Sandy-impacted residents. FRM, created in the storm’s aftermath, provides qualified housing developers with subsidies in the form of zero- and low-interest loans to finance the development of affordable housing in the nine counties the federal government has designated as most impacted by the storm. NJHMFA received approximately $563.9 million in three tranches to fund the creation and rehabilitation of affordable housing in those counties over the course of several funding tranches.

To date, the FRM rental recovery program has created thousands of units in communities across the state impacted by Sandy; 69 projects that will develop more than 4,400 low- to moderate-income rental units, have received funding commitments. By the end of 2016, 38 projects were completed, creating 2,652 rental units, including 2,363 affordable homes. Over 2,100 are occupied, and 18 New Jerseyans who were affected by Sandy are now living in their new homes. An additional 15 projects, which will create over 1,100 affordable units are actively under construction, and 16 more are obligated and expected to begin construction upon closing.

The Agency has received $60M in a fourth round of FRM funding and is evaluating additional projects.
999 Broad, Newark, Essex County, developed with FRM

The Meadows, Atlantic City, Atlantic County, developed with FRM

Gloria Robinson Court Homes, Jersey City, Hudson County, developed with FRM
Easy access to mass transit and downtown shops and services are key to Linc 52, the home ownership component of a dual redevelopment project, which is centered around the Orange train station.

The five-story boutique condominium building makes affordable home ownership a reality for residents who want to live in a vibrant downtown setting and close to transportation. With a contemporary design, complimented by its neighboring rental development, Linc 52 takes a major step toward revitalizing the Orange neighborhood.

Residents were offered a range of 24 market-rate, one-, two- and three-bedroom designs, while the fifth floor features duplex loft units, including some with roof terraces. Each condo in the LEED Platinum building is finished with sustainable building materials and equipped with stainless steel Energy Star appliances. Secure on-site parking, in-home washer/dryer, and a private lounge and patio for homeowners round out the amenities.

Right outside the door, residents have access to NJ Transit’s Midtown Direct rail service from Orange train station. Partnered with the 113-unit adjacent rental complex, the development is a solid investment in Orange’s downtown revitalization.

NJHMFA provided $3.3 million in loan and subsidy financing through its Choices in Home Ownership Incentives Created for Everyone (CHOICE) program. CHOICE provides financing for the development of single-family, for-sale housing that meets the diverse economic development needs of New Jersey’s towns and cities.

The homes were developed by RPM Development Group, a leading developer of affordable housing in New Jersey.
“A range of housing choices is a key component of a thriving transit village. Linc 52 is a successful homeownership project that has brought new interest in and vibrancy to the City of Orange.”

–Edward Martoglio, President of RPM Development Group

Linc 52 Quick Facts

Amenities:
LEED Platinum certification, sustainable building materials, efficient appliances and fixtures, secure on-site parking, in-home washer/dryer, private lounge and patio for homeowners

Funding Sources (approx.):
NJHMFA: $3.3 million in CHOICE loan and subsidy; New Jersey Community Capital

Total Development Cost and Partnership:
$7.3M; RPM Development Group

Economic Impacts (approx.):
• One-time: 69 F/T jobs; $11.5M in goods/services; $422,820 in state/local taxes
• Ongoing: 7 F/T jobs; $1.2M in goods/services; $72,900 in state/local taxes
Rising from what had been a commuter parking lot, Linc 32, which compliments its companion homeownership component, combines 113 mixed-income rental apartments, along with retail and parking.

The five-story, LEED Platinum building includes a mix of one-, two- and three-bedroom units, plus loft duplexes. Sixty-two units are restricted to households making up to 60 percent of the Area Median Income. It is accompanied by approximately 6,000 square feet of retail space and a parking facility. The building is organized around a pedestrian-friendly public plaza that links Main Street to NJ Transit rail service at Orange Station and regional bus transportation, as part of a multi-modal transit village.

The clean lines of the contemporary development offer residents an affordable housing option in the heart of a busy Orange neighborhood, with easy access to shopping, dining and outdoor space. Each apartment incorporates sustainable building materials and stainless steel Energy Star appliances. Other amenities include on-site parking, a community room, on-site fitness facility and a roof terrace.

NJHMFA awarded Linc 32 approximately $13.5 million in financing along with the competitive federal 9% Low Income Housing Tax Credits, which generated $15.2 million in private equity.

RPM Development Group, a leading developer of affordable housing in New Jersey, developed the project.

Both Linc projects provide affordable housing opportunities for New Jersey workforce families and will continue to have a positive economic impact on Orange and greater Essex County.
“The location was key. It’s easily accessible to stores. The interior is very spacious. Previously, affordable apartments with these amenities were not available.”

–Nicole Reid, Linc 32 resident

Linc 32 Quick Facts

Amenities:
- LEED Platinum certification, sustainable building materials, energy efficient appliances, secure, on-site parking, ZipCar service, community room, on-site fitness facility, second-floor green roof terrace

Funding Sources (approx.):
- NJHMFA: $13.5 million in permanent loan financing, 9% LIHTC resulting in $15.2 million in private equity; New Jersey Department of Transportation Transit Village Fund, County of Essex HOME

Total Development Cost and Partnership:
- $33.9 million; RPM Development Group

Economic Impacts (approx.):
- One-time: 323 F/T jobs; $53.9M in goods/services; $1.9 million in state/local taxes
- Ongoing: 34 F/T jobs; $6M in goods/services; $340,000 in state/local taxes
The brick three-story warehouse on Spring Street had once housed a clothing factory in the city of Bordentown, known for its charm and small-town ambiance.

Today, the long-vacant building, along with a newly constructed three-story addition, is providing much needed affordable senior housing in an area of the city targeted for redevelopment and is again a vital component of the neighborhood’s revitalization.

The former factory, built in 1881 and renovated to preserve the building’s historic components, includes 21 one-bedroom apartments, with 27 more in the addition. Five of the 48 units will provide supportive housing for homeless veterans at or below 20% of the Area Median Income. The remaining units are targeted to seniors age 55 and over.

NJHMFA financed the majority of the project, awarding it competitive 9% federal Low Income Housing Tax Credits, which generated approximately $10.3 million in private equity.

Union Eagle Senior Apartments share a neighborhood among single-family homes, small commercial and industrial sites, and a public park. All of the apartments are equipped with a full kitchen, air conditioning and an open living area, with community space for residents and a laundry.

The project was the first in New Jersey for the Mission First Housing Group, based in Philadelphia. “As our first project in New Jersey, we are happy to preserve this historic community asset and transform it into housing for the seniors and veterans of Bordentown and Burlington County,” Alfredo de la Peña, chief executive director, Mission First Housing Group, said. “I hope that this is the first of many affordable housing projects that Mission First develops in New Jersey.”
“Living at Union Eagle Senior Apartments brought joy and peace in my life. Along with high qualities, it is located in a very safe neighborhood, convenient to churches, post office, local restaurants, banks, food stores and much more, too numerous to mention. My family has a peace of mind knowing I am happy and living in a safe environment.”

-Alicia Bruney, Union Eagle Senior Apartments resident

Union Eagle Senior Apartments Quick Facts

Amenities:
Energy efficient ranges, refrigerators, dishwashers, air conditioning, carpeting and elevator; community and laundry rooms and office

Affordability:
All units are at or below 60% Area Median Income, with five set aside for homeless veterans

Funding Sources (approx.):
NJHMFA: 9% LIHTC resulting in $10.3M in private equity

Total Development Cost and Partnership:
$11.5M; Mission First Housing Group, City of Bordentown

Economic Impacts (approx.):
• One-time: 109 F/T jobs; $18.2M in goods/services; $667,000 in state/local taxes
• Ongoing: 11 F/T jobs; $2M in goods/services; $115,000 in state/local taxes
Throughout its history, the First Reformed Church of New Brunswick has opened its doors to the community and continues to do so in its new mission.

Located in the city’s vibrant downtown business district, Dina’s Dwellings is a creative reuse of the historic church, which dates to 1812 at its current site, providing special needs apartments as affordable supportive housing for individuals and families who are survivors of domestic violence. A separate worship area was renovated to accommodate a smaller congregation. For residents, Dina’s Dwellings provides a sanctuary of another sort: a safe place to help rebuild their lives.

NJHMFA provided $2.4 million in financing through the Sandy Special Needs Housing Fund, which provides loans to developers of permanent supportive rental housing for low- and moderate-income residents with special needs. Great care was taken to limit exterior work due to the church’s listing on the National Register of Historic Places.

Dina’s Dwellings is close to mass transit, Rutgers University, shopping, restaurants and hospitals. The church is partnering with Bergen County’s United Way to provide social services.

The 10 apartments each include their own Energy-Star rated heating and air conditioning unit, and full kitchen.

“I am very blessed and I appreciate it,” said another resident, a 45-year-old woman rebuilding her life after leaving an abusive marriage. “I mean you can live here, you know what I mean? You can start your life back over.”

Dina’s Dwellings is the result of a partnership between the First Reformed Church of New Brunswick’s Town Clock Community Development Corporation and Bergen County’s United Way/Madeline Housing Partners.
“I’m just thankful, you know. I go through a lot mentally with everything that’s going on with me, but I try not to forget why I’m here. And I try not to forget how I got here. And I try not to forget that I’ve been given a second chance to make it better. All those things are in my mind.”

–Dina’s Dwellings resident and mother who escaped an abusive boyfriend

Dina’s Dwellings Quick Facts

Amenities:
Energy efficient heating and air conditioning unit, and full kitchen

Affordability:
Ten units of supportive housing for individuals and families who are survivors of domestic violence

Funding Sources (approx.):
NJHMFA: $2.4M Sandy Special Needs Housing Fund; City of New Brunswick for HOME Funds, Bergen County’s United Way

Total Development Cost and Partnership:
$3.3M; Bergen County’s United Way/Madeline Housing Partners; First Reformed Church of New Brunswick’s Town Clock Community Development Corporation

Economic Impacts (approx.):
- One-time: 31 F/T jobs; $5.2M in goods/services; $190,820 in state/local taxes
- Ongoing: 4 F/T jobs; $582,330 in goods/services; $32,900 in state/local taxes
In June 2011, the New Jersey Department of Community Affairs (DCA) and the New Jersey Department of Human Services (NJDHS) along with the New Jersey Housing and Mortgage Finance Agency (NJHMFA) launched the Special Needs Housing Partnership Loan Program (SNHPLP), which was aimed at creating affordable, supportive housing and community residences for people with developmental disabilities. This initiative aligns with the State of New Jersey’s goal to help integrate people with special needs into the community whenever possible as well as provide consumer choice in housing options. This report reflects the most recent data related to this important initiative.

With this innovative, award winning partnership, local municipalities provide funds from their Affordable Housing Trust Funds (AHTF) to finance the capital cost to develop licensed community residences.

These funds are then matched with capital funds from DCA, NJHMFA and/or Sponsor’s Equity. Loan proceeds may be used for the acquisition and rehabilitation of existing three to four bedroom single family ranch style houses, first floor three-to four bedroom condominiums as well as new construction.

The NJ DHS – Division of Developmental Disabilities (DDD) offers the long term operating and service subsidies to ensure that participating individuals will be able to sustain their
housing and receive the supports they need to integrate into their communities, as well as additional capital subsidies for the installation of fire suppression system in each unit. Experienced developers complete the construction of the homes, while service providers qualified and monitored by the DHS-DDD provide any necessary wraparound supports that are crucial to the long term success of individuals living independently.

The Special Needs Housing Partnership was recognized by the National Council of State Housing Agencies (NCSHA) in its 2015 Annual Awards for Program Excellence in the category Special Needs Housing for Persons with Special Needs. In addition, the SNHPLP earned its recognition in a report published by the Henry J. Kaiser Family Foundation, a non-profit organization focusing on national health issues, as an example of a creative state program working to assist special needs populations find permanent affordable housing and group residence opportunities.

The program provides safe, high quality, affordable housing that enables people with intellectual and developmental disabilities to integrate successfully into neighborhoods across the state. It is through this unique public-private partnership with local municipalities that New Jersey is achieving its goal of community living for people with special needs.

Since its inception in June 2011, New Jersey has committed funding to 60 projects with a total of 240 beds located in 37 municipalities and 14 counties throughout the state. Of these, 47 projects with 188 beds are completed and occupied, six projects with 24 beds are in mortgage closing and seven projects with 28 beds are under construction. Through this distinctive collaboration, people with developmental disabilities are realizing a new sense of independence.
## FINANCIAL HIGHLIGHTS

### 2016 SINGLE FAMILY PROGRAM AVERAGE COMPARISON

<table>
<thead>
<tr>
<th></th>
<th>ALL PROGRAMS</th>
<th>HOMEBUYER PROGRAM</th>
<th>LIVE WHERE YOU WORK</th>
<th>POLICE AND FIREMEN’S</th>
<th>OTHER PROGRAMS</th>
<th>SMART START</th>
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<tr>
<td>TOTAL # OF LOANS</td>
<td>1,027</td>
<td>83</td>
<td>2</td>
<td>881</td>
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### 2016 MULTIFAMILY MORTGAGE BONDS AND CONDUIT BONDS

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<tr>
<th>BOND ISSUE/PROJECT FUNDED</th>
<th>ISSUE SIZE</th>
<th>RATING</th>
<th>DATE ISSUED</th>
<th>PROGRAM/UNITS FUNDED</th>
<th>TAX STATUS</th>
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<tr>
<td>MF CONDUIT 2016 SERIES A (COLT ARMS)</td>
<td>$21,455,000</td>
<td>N/A</td>
<td>1/2016</td>
<td>Conduit financing for 207 units</td>
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<td>$9,100,000</td>
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<td>Conduit financing for 130 units</td>
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<td>MF CONDUIT 2016 SERIES B (PAVILION)</td>
<td>$26,667,000</td>
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<td>Conduit financing for 298 units</td>
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<td>$15,000,000</td>
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<td>$27,615,000</td>
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<td>Conduit financing for 258 units</td>
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<td>MF CONDUIT 2016 SERIES H (999 BROAD PHASE I)</td>
<td>$10,706,155</td>
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<td>Conduit financing for 87 units</td>
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<td>MF CONDUIT 2016 SERIES M (MONTGOMERY GARDENS FAMILY PHASE I)</td>
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<td>MF CONDUIT 2016 SERIES G (BRANCH VILLAGE)</td>
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<td>MF REVENUE 2016 ABCDE (POOLED)</td>
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<td>Pooled</td>
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</table>
CAPITAL MARKETS

BOND ISSUANCE

MAY 2016:
• Issued $119.9M of Multi-Family Revenue Bonds, and $53.4M of direct purchase draw down bonds to finance 19 new money rental housing developments containing a total of 1,339 multifamily units. In addition, this financing included a $7M tax-exempt fixed-rate refunding component, which refunded the Agency’s Multi-Family Revenue Bonds 2006 Series C and E bonds.
• Closed 13 Conduit bond and note issues in 2016 totaling approximately $260M. In addition to the conduit bond issuances, two conduit bond remarketings were closed in 2016 totaling approximately $34M. The Conduit Program continues to grow, with a pipeline for 2017 in excess of $700M in bond financings.

CREDIT RATINGS

APRIL 2016:
• Standard & Poor’s Rating Services (S&P) affirmed its AA- (stable outlook) rating on the Agency’s Multi-Family Revenue Bonds (MF 2004) resolution.

JULY 2016:
• Standard & Poor’s Rating Services (S&P) affirmed its AA (stable outlook) rating on the Agency’s Multi-Family Housing Revenue Bonds (MF 1995) resolution.

NOVEMBER 2016:
• Moody’s Investors Service (Moody’s) affirmed its Aa2 (stable outlook) rating on the Agency’s issuer credit rating (ICR).
• Moody’s Investors Service (Moody’s) affirmed its Aa2 (stable outlook) rating on the Agency’s Single Family Home Mortgage Bonds (HMB) resolution.
• Moody’s Investors Service (Moody’s) affirmed its Aa3 (negative outlook) rating on the Agency’s Single Family Housing Revenue Bonds (HRB) resolution.
• Standard & Poor’s Rating Services (S&P) affirmed its AA (stable outlook) rating on the Agency’s issuer credit rating (ICR).
In 2016, NJ Future honored four Agency-financed affordable housing developments with its annual Smart Growth Award, which recognizes the best in smart planning, development, and sustainable growth in New Jersey. The winning developments include:

- **F. Berg Hat Factory** in Orange, developed by HANDS, Inc., transformed an abandoned factory into commercial and artist space, and condominiums anchoring the Valley Arts District.

- **Nelson House/Washington Hall Condominiums** in Salem, developed by Rukenstein & Associates LLC, involved the complete reconstruction of historic but neglected downtown buildings – the last remaining highly-visible vacant buildings in the area – into emerging-market condominiums.

- **Hahne and Co. Building** in Newark, developed by L+M Development Partners, involved the redevelopment of an iconic, landmark building into a vibrant mix of housing, educational and retail uses, connecting the university district and the city’s downtown.

- **Heritage at Alexander Hamilton** in Paterson, developed by Pennrose Properties LLC, involved the replacement of a derelict public housing complex with mixed-income, affordable family-friendly housing and a much-needed community center.

The **Hahne and Co. Building** received further recognition with a Public-Private Partnership Award from NJBiz for its transformation from a landmark department store to mix of housing, commercial and retail space.

The **Supporting Housing Association of New Jersey** recognized the Agency with its Supportive Housing Civic Award. Two developments, **Jack’s Place** in Mount Ephraim, a rehabilitated apartment building providing housing for individuals with mental illness who may be homeless, and **Lyon’s Gateway Apartments (formerly Mary’s House)** in Newark, which provides rental apartments for homeless individuals with special needs, also were honored with Supportive Housing Project awards.

Two NJHMFA technology systems were honored by the **National Council of State Housing Agencies**:

- The **Agency Consolidated Information System (ACIS)**, an Agency-wide, web-based, business-specific technology system designed to maintain project information, generate reports and improve efficiency, received an award for Management Innovation: Technology.

- NJHMFA’s **New Jersey Homeless Management Information System** was recognized with a Special Achievement Award as it is the only HMIS implementation that integrates the use of biometric technology for the capture of services for homeless and at-risk populations.

The **National Affordable Housing Management Association** honored Francis Thomas, HMFA’s Director of Contract Administration, with the Industry Partner Award for making a significant difference in dealing with all complex issues of not only HUD rules, but also the many new rules coming out of NJHMFA affecting property management.
Smart Growth Award Winners

- F. Berg Hat Factory, Orange
- Nelson House/Washington Hall Condominiums, Salem
- Hahne & Co. Building, Newark
- Heritage at Alexander Hamilton, Paterson
- Nelson House/Washington Hall Condominiums, Salem

Smart Growth Award Winners
Hahne & Co. Building, Newark

Heritage at Alexander Hamilton, Paterson

Smart Growth Award Winners Nelson House/Washington Hall Condominiums, Salem
The New Jersey Housing and Mortgage Finance Agency is a self-sufficient agency of state government that is dedicated to offering New Jersey residents affordable and accessible housing. NJHMFA receives no state appropriation. No taxpayer dollars were used to produce this document.