

# Making Program Impacts More Accessible: Open Data Suite & Research Tools

**New Jersey Housing and Mortgage Finance Agency**  
Management Innovation: Technology

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HFA Name: NJHMFA

Entry Title: Making Program Impacts More Accessible: Open Data Suite & Research Tools

Category: Management Innovation

Subcategory: Technology

### **Summary:**

Financing affordable housing opportunities in New Jersey requires NJHMFA to operate a dizzying array of programs, whose impacts may not be readily apparent to laypersons. Collectively, NJHMFA's programs assist thousands of New Jerseyans every year and enable the construction of hundreds of affordable apartments. To make relevant information more readily accessible, NJHMFA has developed and published several interactive data tools that both inform the public and incentivize improved data entry by external partners.

### **Background Information:**

Using Microsoft PowerBI, a powerful tool for data visualization, NJHMFA has created multiple open data suites to offer members of the public, elected officials, and other stakeholders a research tool with the ability to retrieve key statistics of their choosing based on what information is most relevant to them.

Currently, NJHMFA's open data suite comprises four research tools: one for the Low-Income Housing Tax Credits Program (LIHTC), one for the Emergency Rescue Mortgage Assistance Program (ERMA), one for the Down Payment Assistance (DPA) Program, and one for the Homelessness Management Information System (HMIS). The three programmatic research tools (LIHTC, ERMA, and DPA) allow the public to see how NJHMFA works for them, providing data on awards, expenditures, and recipient demographics, which has proved invaluable in discussions with elected officials over NJHMFA impact in their communities and has been utilized extensively in conversations with legislators regarding budgetary items. Additionally, the newest interactive tool (HMIS) provides more extensive information than the singular Point-In-Time Count, which has essential in local Continuums of Care determining where to best deploy resources. One unexpected side effect of the HMIS research tool has been noticeable and demonstrable improvement in data being entered into the centralized system by local service providers, as they increasingly rely on its results and want their information to be reflective of the work that they are doing.

### **Open Data Suite**

In just over forty years of operation, NJHMFA's LIHTC portfolio has expanded to 941 properties encompassing more than 70,000 units that have been completed with another 113 properties with 9200-plus further units in the pipeline. The Agency maintains LIHTC properties in every county, providing a key source of affordable housing for tens of thousands of residents. Rather than relying on annual reports, OPRA requests, or other cumbersome processes, the LIHTC research tool aggregates useful information on the program in one easy to use portal that can be sorted in accordance with the searcher's priorities (year range, completed/in-development, county, type of LIHTC, and new/rehab).

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NJHMFA's single-family programs are likewise a vital lifeline for struggling homeowners and first-time homebuyers. Since 2022, the Agency has distributed at least \$238 million through ERMA to approximately 8,500 homeowners struggling to keep current on mortgage payments as a result of the pandemic. Since 2017, meanwhile, the DPA Program has Agency has assisted a remarkable 14,000 first-time homebuyers achieve the American Dream. This information and more are now easily available through the ERMA and DPA research tool, allowing members of the public to quantify how NJHMFA works for them. In addition to the number of awards, total expenditures, and average award amount, the research tools are customizable to provide the aggregated income, race, and county data of recipients, and shows a market to programmatic interest rate comparison to demonstrate how these families are more likely to receive below market mortgage interest rates. All of this information shows the impact these programs have in disproportionately serving lower-income and underserved populations.

In creating these open data suites, NJHMFA has intricately balanced transparency with privacy. To avoid situations where individual residents can be identified, particularly in small municipalities where few are receiving assistance, only the top ten municipalities are identified in the ERMA and DPA research tools. This protects the privacy of residents while allowing users to gain a greater understanding of the most important impacts of the Agency's programs.

The newest addition to these tools is the Homelessness Management Information System (HMIS), which tracks real-time trends in homelessness as entered by the local service providers. While this information has long been reported to NJHMFA, there was a year-long effort to create a tool that could show aggregated trends while protecting individual privacy. In addition to making longitudinal information statewide more available to service providers, which benefits resource deployment, by having high level information submitted become publicly available, the service providers have extra incentives to ensure the most accurate reporting possible. In January, after the implementation of this research tool, the Longitudinal System Analysis reported significant reduction with data input issues, with many communities having zero errors for the first time.

With these comprehensive site evaluators, anyone – developers, civil servants, nonprofit staff, community service providers, lenders, and members of the public – can easily see the impact of key Agency programs and consider how these programs play into their own desires. From first-time homebuyers looking to most effectively utilize NJHMFA's DPA Program to seasoned developers exploring potential sites for their next project, the possibilities are boundless.

### **Replicability and Success:**

Despite notable upfront costs in obtaining licenses for PowerBI, these have proven to be incredibly user-friendly tools for creating and maintaining web applications. As all open data suites, research tools, and site evaluators are grouped under the new tab "Information Resources" in NJHMFA's website and are accompanied by video tutorials for new users, users' feedback suggests that these tools are extremely accessible.

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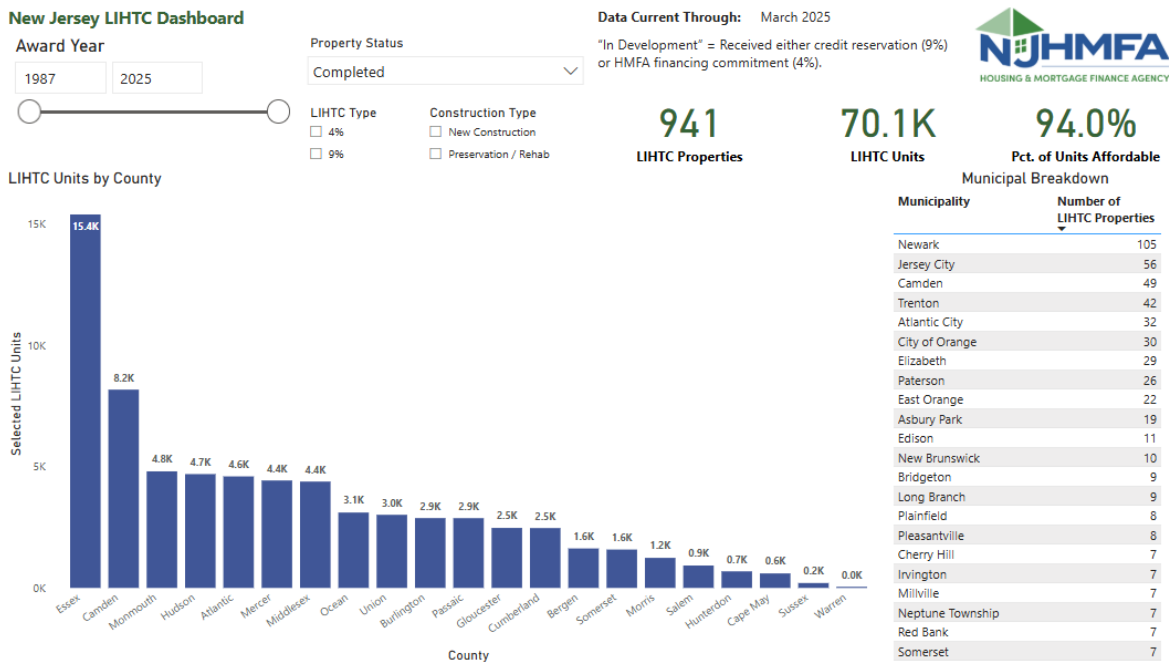
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For other state housing finance agencies, NJHMFA’s initiatives offer an easily replicable model for expanding data transparency while protecting recipients’ privacy. Depending on the state’s particular housing needs, an agency may choose to follow NJHMFA’s lead in displaying information on down payment assistance, LIHTC, and similar programs, or may prefer to lead with their own unique programs. A key benefit of these applications is their high level of customizability, allowing users to select the most pertinent data and ensuring public transparency is upheld. As demonstrated here, NJHMFA offers a great model for providing such data.

### Visual Aides:

#### LIHTC



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ERMA



### NJ ERMA Program Dashboard

Data Source: New Jersey Housing and Mortgage Finance Agency (NJHMFA)  
 Last Update: April 29, 2025

**Total Awards**

# 8,247

**Total Awarded Amount**

# \$238,611,237

**Average Awarded Amount**

# \$29,088

**County Breakdown**

County	Awards	Awarded Amount
Atlantic	459	\$11,092,292
Bergen	601	\$19,963,669
Burlington	672	\$16,809,826
Camden	856	\$21,556,897
Cape May	73	\$1,892,441
Cumberland	231	\$5,045,112
Essex	783	\$25,158,326
Gloucester	450	\$12,213,832
Hudson	276	\$8,826,967
Hunterdon	78	\$2,711,720
Mercer	281	\$6,987,924
Middlesex	607	\$18,745,700
Monmouth	445	\$13,997,102
Morris	241	\$7,636,409
Ocean	556	\$15,970,400
Passaic	431	\$13,280,657
Salem	82	\$1,861,512
Somerset	215	\$6,331,306
Sussex	195	\$5,890,462
Union	583	\$19,188,645
Warren	132	\$3,450,038
<b>Total</b>		<b>\$238,611,237</b>

**Awarded Amount Over Time**

\*Scale adjusted periodically; Trend line inclusive of current partial month

**Top 10 Municipalities**

Municipality	Awards
Newark	224
Sicklerville	169
Willingboro	168
East Orange	133
Paterson	133
Toms River	123
Jersey City	112
Irvington	105
Trenton	96
Union	95

**Area Median Income Levels**

● 100% or below ● >100% to 150%

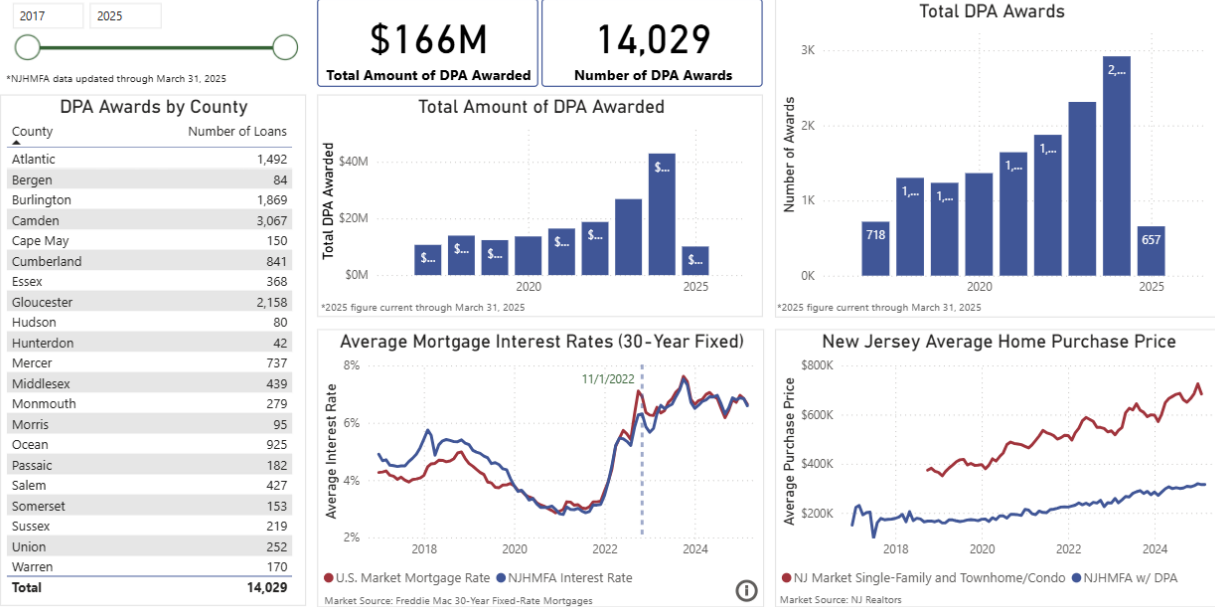
7131      1116

**Race/Ethnicity**

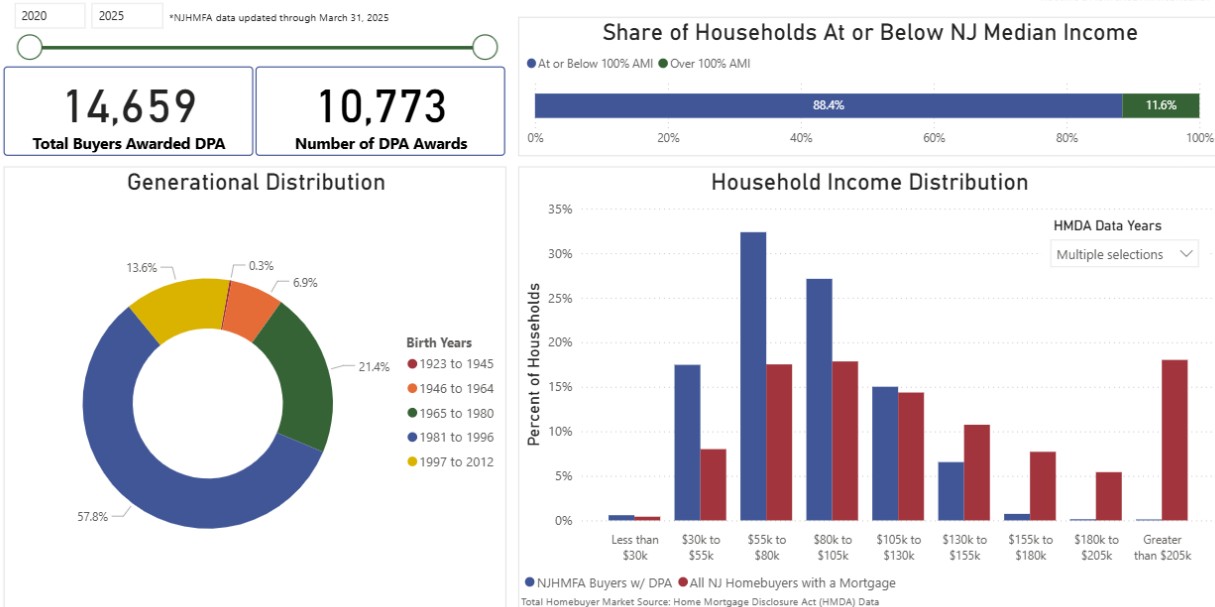
● White ● Black ● Hispanic-Latino ● Not Provided ● Asian ● Other

Down Payment Assistance

## New Jersey Down Payment Assistance (DPA) Dashboard Loan-Level Data



## New Jersey Down Payment Assistance (DPA) Dashboard Homebuyer Characteristics



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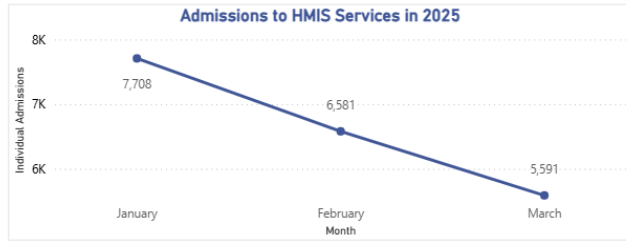
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## New Jersey Housing and Mortgage Finance Agency HMIS Data Dashboard 2025 Snapshot Statewide



Program COC

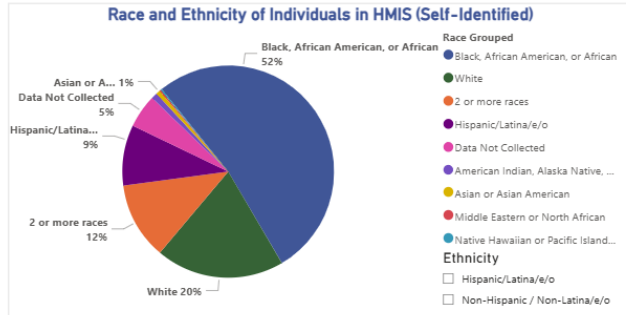
All



Population Type

Select all

- Homelessness Prevention
- Permanent Housing Programs
- Sheltered Homelessness
- Transitional Housing Programs
- Unsheltered Homelessness



As of April 1st, 2025