

**MINUTES OF THE 493<sup>rd</sup> TELECONFERENCE  
BOARD MEETING  
OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY  
February 24, 2022**

- MEMBERS:
- \* Sean Thompson, Director of Planning, DCA (representing Lieutenant Governor Sheila Y. Oliver, Commissioner, DCA)
  - \*\* Aimee Manocchio Nason, Deputy Attorney General, Division of Law, (representing Matthew J. Platkin, Acting Attorney General)
  - \*\*\* Robert Shaughnessy, Assistant Deputy Director, Department of Treasury (representing Elizabeth Maher Muoio, State Treasurer)
  - \*\*\*\* Paulette Sibblies -Flagg, Administrator of Accreditation, Department of Banking and Insurance (representing Marlene Caride, Commissioner, Department of Banking and Insurance)
  - \*\*\*\*\* Eric Kaufmann (representing Sarah Adelman, Acting Commissioner Department of Human Services)

Zenon Christodoulou  
Stanley Weeks

HMFA STAFF  
PRESENT:

Melanie Walter, Executive Director  
Laura Shea, Chief of Legal and Regulatory Affairs  
John Murray, Chief Financial Officer  
Jeanette Nieves, Executive Board Secretary  
Tanya Hudson -Murray - Managing Director of Multifamily Programs  
Candice M. Alfonso, Chief of Staff  
Donna Spencer –Director of Multifamily Programs  
Joseph Heath, Director of Capital Markets  
Catherine Bernard, Assistant Director of MF Program Funding  
Jonathan Sternesky, Manager of Policy and Legislative Affairs  
Darryl Applegate, Director of Regulatory Affairs  
Matthew Gelman, General Services Assistant III  
Katone Glover, Assistant Director of Servicing  
Ebony James, Junior Accountant  
Stephen Madsen, Research Coordinator  
Julianne Reese, Assistant Director of Finance  
Letisha Jordan, Accountant II  
Kimberly McMillan, Assistant Director of Finance

Theresa White, Assistant Director of Risk Management & Special  
Program Administration  
Dennis McGuire, Senior Accountant I  
Elena Ocana, Senior Accountant I  
Mary Miller, Director of Operations  
Marcello Vincelli Joma, Junior Accountant  
Edward Chersevani, Senior Accountant I

OTHERS  
PRESENT:

George Loeser, Deputy Attorney General, Attorney General's Office  
Jamera Sirmans, Assistant Counsel, Governor's Authority Unit  
Melisa Easaw, Deputy Attorney General, Attorney General's Office  
Alyson Cofran, Deputy Attorney General, Attorney General's Office  
Vladimir Palma, Deputy Attorney General, Attorney General's Office

MEMBERS  
OF THE PUBLIC:

Megan Friedlander, Monarch Housing Associates  
Hillary May

- \* Letter of December 4, 2018 designating Sean Thompson to represent Lieutenant Governor Sheila Y. Oliver, Commissioner, DCA Attorney General
- \*\* Letter of August 31, 2021 designating Aimee Manocchio Nason to represent Matthew J. Platkin, Acting Attorney General
- \*\*\* Letter of January 19, 2018 designating Robert Shaughnessy to represent the State Treasurer, Elizabeth Maher Muoio
- \*\*\*\* Letter of January 17, 2020 designating Paulette Sibblies – Flagg to represent Marlene Caride, Commissioner, Department of Banking and Insurance
- \*\*\*\*\* Letter of April 9, 2021 designating Eric Kaufmann to represent Sarah Adelman, Acting Commissioner, Department of Human Services

February 24, 2022

Sean Thompson, Director of Local Planning Services, Department of Community Affairs read the following into the minutes

**NOTICE OF PUBLIC MEETING**

The New Jersey Housing and Mortgage Finance Agency gave notice of the time, place and date of this meeting by electronic mail, regular mail and hand delivery on February 17, 2022 to the Secretary of State of New Jersey, The Star Ledger, The Times, and the Courier Post, and by posting the notice at the office of the Agency in Trenton, New Jersey. Pursuant to the New Jersey Open Public Meetings Act, a resolution must be passed by the New Jersey Housing and Mortgage Finance Agency in order to hold a session from which the public is excluded.

I will remind our Board members and any members of the public that may have joined the meeting to please keep your line on mute to eliminate unnecessary background noise. I will ask the Board members to identify themselves before they speak so that the minutes accurately reflect who is speaking.

**ROLL CALL**

*Item 2B (Approval to Enter Into an MOU with HMFA and PFRS) has been pulled from today's agenda*

**APPROVAL OF MINUTES**

**APPROVAL OF THE PUBLIC SESSION MINUTES OF THE JANUARY 13, 2022 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.**

*Robert Shaughnessy moved and Zenon Christodoulou seconded. 1. Approval of the Public Session Minutes of the January 13, 2022 Teleconference Meeting of the HMFA Board*

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason, Eric Kauffman*

*Nay – None*

*Abstained- None*

## **SINGLE FAMILY**

### **APPROVAL TO RECEIVE HUD FUNDS FOR THE HUD CDC PROGRAM - ITEM 2A**

*Stanley Weeks moved and Aimee Manocchio Nason seconded.* 1. Approval to accept Department of Housing and Urban Development (HUD) funding in the amount of \$300,000 under the HUD Comprehensive Housing Counseling Grant Program (“HUD Counseling Program”) as set forth in a grant agreement between HUD and the HMFA. 2. Authorization for the Executive Director to (i) take any and all actions necessary; (ii) execute and deliver all agreements, certificates, instruments and other documents necessary to receive the funding from HUD; and (iii), upon consultation with the Attorney General’s Office, enter into the grant agreement between HUD and the HMFA. 3. Authorization for the Executive Director to enter into the Sub-Grantee Agreements between HMFA and six participating HUD-certified local housing counseling agencies serving as sub-grantees (referenced below).

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

### **APPROVAL TO ENTER INTO AN MOU WITH HMFA AND PERS - ITEM 2B**

**PULLED**

## **SUPPORTIVE HOUSING**

### **APPROVAL OF REVISIONS TO THE SPECIAL NEEDS HOUSING TRUST FUND GUIDELINES - ITEM 3A**

*Zenon Christodoulou moved and Aimee Manocchio Nason seconded.* Approval of the amended Special Needs Housing Trust Fund Underwriting Financing Guidelines and Policy (the “Special Needs Trust Fund Guidelines”) for the Special Needs Housing Trust Fund in substantially the form attached hereto.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**HMFA #03503 – GRACE AVENUE SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3B**

*Robert Shaughnessy moved and Stanley Weeks seconded.* Approval of a mortgage commitment for an estimated \$500,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for a project known as Grace Avenue Supportive Housing, HMFA #03503 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**MULTI FAMILY**

**APPROVAL OF THE MULTIFAMILY GAP SUBSIDY PROGRAM GUIDELINES - ITEM 4A**

*Paulette Sibblies Flagg moved and Robert Shaughnessy seconded.* 1. Approval of program guidelines in substantially the form attached hereto, for the Multifamily Gap Financing Program (MGFP), utilizing up to \$22 million of funds allocated from the Fiscal Year 2022 State Budget. 2. Authorization for the Executive Director, Chief of Multifamily Programs and the Chief of Legal and Regulatory Affairs to approve any amendments or to correct errors in or clarify the program guidelines, so long as such amendments do not result in a change in policy or implementation of the program guidelines as currently approved. Any amendments that would change the underlying policy or implementation of the Program Guidelines from the form in which it is presented at this meeting shall remain subject to Agency Board approval.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**MULTI FAMILY –FOUR PERCENT TAX CREDIT CONDUIT**

**HMFA #03488 – NEW BRUNSWICK APARTMENTS –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5A**

*Stanley Weeks moved and Aimee Manocchio Nason seconded.* 1. Approval of a mortgage commitment for an estimated \$22,750,000 in construction and permanent financing from the Conduit Bond Program for a project known as New Brunswick Apartments, HMFA #03488 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Agency approval of the transfer of 100% ownership interest in the Project from New Brunswick Apartments, L.L.C. (the “Seller”), to NBA-New Brunswick, LLC, (the “Buyer”). 3. Approval of a waiver from the Agency’s Required Payment and Repayments Regulation at N.J.A.C. 5:80-5.9(a)(1), pursuant to N.J.A.C. 5:80-19.1, to preserve the long-term affordability of the Project. 4. Subordination of the Agency’s prepayment Deed Restriction and Regulatory Agreement during the term of the new Agency financing, as applicable. 5. Authorization for the Executive Director or any Agency Chief to execute any, and all documents necessary to effectuate the above actions.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**HMFA #03354 – NEW IRVINE TURNER –APPROVAL OF A MORTGAGE MODIFICATION -ITEM 5B**

*Aimee Manocchio Nason moved and Robert Shaughnessy seconded.* Approval of a mortgage modification of the commitment for a project known as New Irvine Turner, HMFA #03354/SNHTF #0362 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**HMFA #07720 – HAMILTON SQUARE –APPROVAL OF A MORTGAGE MODIFICATION - ITEM 5C**

*Paulette Sibbles Flagg moved and Stanley Weeks seconded.* Approval of a mortgage modification of the commitment for a project known as Hamilton Square, HMFA #07720 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibbles-Flagg, Stanley Weeks, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**\*\*\* Due to technical difficulties Zenon Christodoulou was not available for this vote**

**MULTI FAMILY –FOUR PERCENT TAX CREDIT**

**HMFA #07726 – TERRELL HOMES PHASE I –APPROVAL OF A CDBG COMMITMENT - ITEM 6A**

*Zenon Christodoulou moved and Robert Shaughnessy seconded.* Approval of a subsidy mortgage loan commitment for an estimated \$4,000,000 in construction and permanent financing from the Fund for Restoration of Multifamily Housing (“FRM”) Program for a project known as Terrell Homes Phase I, HMFA #07726 (the “Project”), pursuant to the FRM 3B Program Guidelines.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibbles-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

## **MULTI FAMILY –NINE PERCENT TAX CREDIT**

### **HMFA #03518 – APARTMENTS AT CLINTON –APPROVAL OF A MORTGAGE FINANCING RECOMMITMENT - ITEM 7A**

*Aimee Manocchio Nason moved and Paulette Sibblies Flagg seconded.* 1. Approval of a mortgage recommitment for an estimated \$10,348,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Apartments at Clinton, HMFA #03518 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan recommitment for an estimated \$300,000 in permanent financing from the Money Follows the Person Housing Partnership Program (“MFPHPP”) for the Project, pursuant to the MFPHPP Program Guidelines.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

## **REGULATORY AFFAIRS**

### **HMFA #02094/ SNHTF #18 – BALDWIN’S RUN PHASE 8 - APPROVAL OF THE TRANSFER OF THE GENERAL PARTNER INTEREST -- ITEM 8A**

*Robert Shaughnessy moved and Stanley Weeks seconded.* 1. Approval of the transfer of ownership of the interest in the general partner in the project known as Baldwin’s Run Phase 8, HMFA #02094/SNHTF #18 (the “Project”), from East Camden Associates II, LLC to Baldwin’s Run II General, LLC. 2. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs and the Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*



## **CAPITAL MARKETS**

### **APPROVAL OF THE SINGLE FAMILY WAREHOUSE LINE OF CREDIT – ITEM 9A**

*Paulette Sibblies Flagg moved and Robert Shaughnessy seconded.* 1. Approval of the New Jersey Housing and Mortgage Finance Agency (the “Agency”) to enter into an Amended and Restated Revolving Line of Credit and Security Agreement (the “Amended and Restated Agreement”) between NJHMFA and Wells Fargo Bank, National Association (“Wells Fargo”), in the form substantially as presented at this meeting. 2. Approval of the Agency for the Executive Director, the Chief Financial Officer or the Chief of Legal and Regulatory Affairs (each, an “Authorized Officer”) to execute and deliver the Agreement.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

### **APPROVAL OF AN AMENDMENT TO THE MULTI-FAMILY REVENUE BONDS GENERAL RESOLUTION – ITEM -9B**

*Aimee Manocchio Nason moved and Zenon Christodoulou seconded.* 1. Approval of a Resolution authorizing amendment(s) of the General Resolution Authorizing the Issuance of New Jersey Housing and Mortgage Finance Agency Multi-Family Revenue Bonds, adopted by the Agency on December 16, 2004, as previously supplemented and amended (the “2004 Resolution”). 2. Approval of any required amendments to or waivers of the provisions of existing swap agreements with Bank of America, N.A. (“B of A”), Wells Fargo Bank, N.A. (“Wells Fargo”) and/or JPMorgan Chase Bank, N.A. (“JPM” and, together with B of A and Wells Fargo, the “Counterparties”) in order to implement the amendment(s) to the 2004 Resolution only. 3. Approval of delegated authority to the Executive Director and the Chief Financial Officer, in consultation with the Office of the Attorney General and co-bond counsel, to take any and all actions necessary to implement and effectuate the amendment.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**HMFA #07729 – DELSEA VILLAGE – APPROVAL OF CONDUIT BOND DOCUMENTS – ITEM 9C**

*Stanley Weeks and Aimee Manocchio Nason seconded.* Approval of the attached Resolution Authorizing and Directing the Execution, Delivery, Issuance and Sale of the New Jersey Housing and Mortgage Finance Agency’s Multifamily Conduit Revenue Bonds (Delsea Village Project), Tax-Exempt Bonds and Taxable Bonds in an aggregate principal amount not to exceed \$16,500,000; and Authorizing and Approving the Execution and Delivery of a Trust Indenture, Loan Agreement, Forward Bond Purchase Agreement and Related Documents and Authorizing Other Matters in Connection Therewith (the “Resolution”).

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**HMFA #07720 – HAMILTON SQUARE – APPROVAL OF CONDUIT BOND DOCUMENTS – ITEM 9D**

*Aimee Manocchio Nason moved and Paulette Sibblies Flagg seconded.* Approval of the attached Resolution Authorizing and Directing the Execution, Delivery, Issuance and Sale of the New Jersey Housing and Mortgage Finance Agency’s Multifamily Conduit Revenue Bonds (Hamilton Square), Series 2022 B under the Agency’s Multi-Family Conduit Bond Program, in a principal amount not to exceed \$12,240,000, authorizing and approving the execution and delivery of a Trust Indenture and Related Instruments, and authorizing other matters in connection therewith (the “Resolution”).

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**HMFA #03360 – SENCIT LIBERTY APARTMENTS – APPROVAL OF AN AMENDMENT TO CONDUIT BOND DOCUMENTS – ITEM 9E**

*Robert Shaughnessy moved and Stanley Weeks seconded.* Approval is requested of a Resolution Authorizing and Directing the Execution, Delivery, and Issuance of The New Jersey Housing And Mortgage Finance Agency’s Modification to the Funding Loan Agreement and its Multifamily Conduit Revenue Note (Sencit Liberty Apartments Project), Series 2019-4B and Related Documents under the Agency’s Multifamily Conduit Bond Program.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**APPROVAL OF CONDUIT INDENTURE AMENDMENTS – ITEM 9F**

*Paulette Sibblies Flagg moved and Aimee Manocchio Nason seconded.* Approval of the attached Resolution Authorizing and Directing the Execution and Delivery of the following Conduit Supplemental Indentures Tax-Exempt Multifamily Conduit Revenue Bonds (Atlantic City Townhouses Project), Series 2014P, Subseries 2014 P-1 And 2014 P-2 (the “2014P Bonds”), Tax-Exempt Multifamily Conduit Revenue Bonds (Brunswick Estates Project), Series 2015AA (the “2015AA Bonds”), Tax-Exempt Multifamily Conduit Revenue Bonds (Glassworks At Aberdeen Project), Series 2016l (the “2016l Bonds”), Tax-Exempt Multifamily Conduit Revenue Bonds (Marveland Crescent Project), Series 2017M (the “2017M Bonds” and, Collectively, with the 2014P Bonds, the 2015AA Bonds and the 2016l Bonds, the “Bonds”), and Related Documents and Authorizing Other Matters In Connection Therewith.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

## **OTHER BUSINESS**

### **CIAP LOANS – APPROVAL TO ACCEPT ADDITIONAL FUNDING – ITEM -10A**

*Paulette Sibblies Flagg moved and Robert Shaughnessy seconded.* 1. Authorization to fund the Capital Improvements Assistance Program (CIAP) in an amount not to exceed \$25 million for needed physical improvements to multifamily properties. It is anticipated that the funding shall come from a \$25 million State appropriation authorized to fund the CIAP. 2. Authorization for the Executive Director, Chief Financial Officer, Chief of Multifamily Programs or Chief of Legal and Regulatory Affairs to execute all documents necessary to effectuate the above actions. 3. Approval of the amended CIAP Description /Guidelines in substantially the form attached hereto. 4. Authorization for the Executive Director to correct errors in or clarify the CIAP Description/ Guidelines, so long as such amendments do not result in a change in policy or implementation of the program guidelines as currently approved. Any amendments that would change the underlying policy or implementation of the program guidelines from the form in which it is presented at this meeting shall remain subject to Agency Board approval.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

### **APPROVAL TO APPLY FOR FUNDING – ITEM -10B**

*Paulette Sibblies Flagg moved and Stanley Weeks seconded.* 1. Approval to apply for Coronavirus State Fiscal Recovery Funds (CSFRF) in the amount of \$10,000,000 to provide funding for the Foreclosure Prevention Act program. 2. Authorization for the Executive Director to (i) take any and all actions necessary; (ii) execute and deliver the application and other documents necessary to receive the funds. 3. Authorization for the Executive Director, in consultation with the Attorney General’s Office, to execute the Federal Housing Administration’s (FHA) Single-Family Loan Sales FY22 Confidentiality Agreement.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**APPROVAL TO ENTER INTO AN MOU WITH RUTGERS UNIVERSITY – ITEM -10C**

*Robert Shaughnessy moved and Zenon Christodoulou seconded.* 1. Authorization for NJHMFA to enter into a Data Sharing Agreement and Memorandum of Understanding (MOU) with Rutgers, The State University of New Jersey on behalf of the Edward J. Bloustein School of Planning and Public Policy. 2. Authorization for the Executive Director to execute and deliver the MOU, provided that the Executive Director is hereby authorized, with the advice of the Office of the Attorney General, to make such changes and insertions to and omissions from such form of the MOU as the Executive Director may deem appropriate.

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**RESOLUTION OF APPRECIATION FOR DENNIS MCGUIRE – ITEM -10D**

*Paulette Sibblies Flagg moved and Zenon Christodoulou seconded.*

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*

**MOTION TO ADJOURN**

*Robert Shaughnessy moved and Stanley Weeks seconded a Motion to Adjourn at 10:58 a.m.*

*Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies-Flagg, Stanley Weeks, Zenon Christodoulou, Aimee Manocchio-Nason , Eric Kauffman*

*Nay – None*

*Abstained- None*



**State of New Jersey**  
DEPARTMENT OF COMMUNITY AFFAIRS  
101 SOUTH BROAD STREET  
PO Box 800  
TRENTON, NJ 08625-0800  
(609) 292-6420

**PHILIP D. MURPHY**  
*Governor*

**LT. GOVERNOR SHEILA Y. OLIVER**  
*Commissioner*

January 25, 2021

Melanie Walter, Executive Director  
NJ Housing and Mortgage Finance Agency  
PO Box 18550  
Trenton, New Jersey 08625

Dear Executive Director Walter:

Please accept this letter as notification that Sean Thompson will serve as my alternate at the NJHMFA Meetings.

If you have any questions, please do not hesitate to call my office.

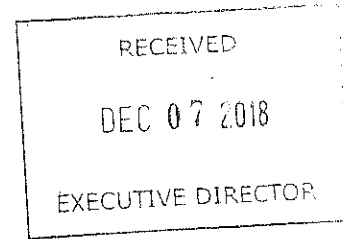
Sincerely,

A handwritten signature in blue ink that reads "Sheila Y. Oliver".

Lt. Governor Sheila Y. Oliver  
Commissioner



State of New Jersey  
OFFICE OF THE ATTORNEY GENERAL  
DEPARTMENT OF LAW AND PUBLIC SAFETY  
PO Box 080  
TRENTON NJ 08625-0080



PHILIP D. MURPHY  
*Governor*

SHEILA Y. OLIVER  
*Lt. Governor*

GURBIR S. GREWAL  
*Attorney General*

December 4, 2018

Sheila Y. Oliver, Lieutenant Governor  
Chair  
New Jersey Housing and Mortgage Finance Agency  
637 South Clinton Avenue  
P.O. Box 18550  
Trenton, New Jersey 08650-2085

Dear Lieutenant Governor Oliver:

I am writing to appoint my designee to serve on the board of the New Jersey Housing and Mortgage Finance Agency (the "Agency").

I hereby appoint Susan K. Fischer, Assistant Attorney General as my designee to serve on the board of the Agency. AAG Fischer is authorized to represent me in my absence at the meetings of the Agency, to vote in my stead, and to otherwise act on my behalf. In the event of AAG Fischer's absence, Aimee Manocchio Nason, Deputy Attorney General is authorized to represent me in my absence at the meetings of the Agency, to vote in my stead, and to otherwise act on my behalf. In the event of the absence of AAG Fischer and DAG Manocchio Nason, Kavin K. Mistry, Assistant Attorney General & Deputy Director, Division of Law is authorized to represent me in my absence at the meetings of the Agency, to vote in my stead, and to otherwise act on my behalf.

Sincerely,

Gurbir S. Grewal  
Attorney General

- c: Michelle L. Miller, Director, Division of Law  
Elissa Westbrook Smith, Chief of Staff, Division of Law  
Kavin K. Mistry, Deputy Director, Division of Law  
Susan K. Fischer, Assistant Attorney General  
Aimee Manocchio Nason, Deputy Attorney General  
Jonathan Garelick, Deputy Chief of Staff, Office of the Attorney General  
Charles Richman, Executive Director, NJHMFA





**State of New Jersey**  
**Office of the State Treasurer**  
**PO BOX 002**  
**TRENTON NJ 08625-0002**

**PHILIP D. MURPHY**  
*Governor*  
**Sheila Y. Oliver**  
*Lt. Governor*

**Elizabeth Maher Muoio**  
*Acting State Treasurer*

January 19, 2018

Claudia Lovas, Acting Executive Director  
NJ Housing and Mortgage Finance Agency  
637 South Clinton Avenue  
PO Box 18550  
Trenton, NJ 08650

Dear Acting Executive Director Lovas:

I hereby designate Robert Shaughnessy, Department of Treasury to act as my permanent designee at all the meetings of the New Jersey Housing and Mortgage Finance Agency.

Sincerely,

A handwritten signature in black ink, appearing to read "Elizabeth Maher Muoio".

Elizabeth Maher Muoio  
Acting State Treasurer





**State of New Jersey**  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
PO BOX 040  
TRENTON, NJ 08625-0040

PHIL MURPHY  
*Governor*

MARLENE CARIDE  
*Commissioner*

SHEILA OLIVER  
*Lt. Governor*

TEL (609) 292-7272  
FAX (609) 292-5461

RICHARD MUMFORD  
*Acting Director of Banking*

January 17, 2020

Charles A. Richman, Executive Director  
New Jersey Housing and Mortgage Finance Agency  
637 South Clinton Avenue  
PO Box 18550  
Trenton, NJ 08650

Re: NJ HMFA Board Meeting Designee

Dear Mr. Richman:

My designee for the New Jersey Housing Mortgage and Finance Agency Board meetings is Paulette Sibblies-Flagg of the Division of Banking.

Ms. Sibblies-Flagg can be reached at [paulette.sibblies-flagg@dobi.nj.gov](mailto:paulette.sibblies-flagg@dobi.nj.gov), telephone (609) 940-7347.

Very truly yours,

Marlene Caride  
Commissioner

cc: Richard Mumford, Acting Director of Banking  
Paulette Sibblies-Flagg, Division of Banking



PHILIP D. MURPHY  
Governor

State of New Jersey  
**Department of Human Services**

SARAH ADELMAN  
Acting Commissioner

P.O. BOX 700  
TRENTON, NJ 08625-0700

SHEILA Y. OLIVER  
Lt. Governor

April 9, 2021

Melanie R. Walter  
Executive Director  
New Jersey Housing and Mortgage Finance Agency  
637 South Clinton Avenue  
PO Box 18550  
Trenton, NJ 08650-2085

Dear Ms. Walter,

I am writing to update the Department of Human Services' backup staff for the New Jersey Housing and Mortgage Finance Agency Board. As Acting Commissioner, I will continue to represent the Department at these meetings. The Department's first and second backups are:

**Elisa Neira**  
Deputy Commissioner  
[Elisa.Neira@dhs.nj.gov](mailto:Elisa.Neira@dhs.nj.gov)  
609-984-5550

**Eric Kaufmann**  
Director of Special Projects  
[Eric.Kaufmann@dhs.nj.gov](mailto:Eric.Kaufmann@dhs.nj.gov)  
609-575-4187

*Mailing address:*  
NJ Department of Human Services  
PO Box 700  
Trenton, NJ 08635-0700

Please let me know if you have any questions or need further information. Thank you.

Sincerely,

Acting Commissioner