

**MINUTES OF THE 498<sup>th</sup> TELECONFERENCE  
BOARD MEETING  
OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY  
August 11, 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 Kaufman, Director of Special Projects, Department of Human Services (representing Sarah Adelman Commissioner, Department of Human Services)

Zenon Christodoulou  
Dorothy Blakeslee  
Stanley Weeks

HMFA STAFF  
PRESENT:

Candice M Alfonso, Chief of Staff  
Deb Urban, Chief of Multifamily Programs  
Jeanette Nieves, Executive Board Secretary  
Donna Spencer, Director of Multifamily Programs  
Tanya Hudson-Murray, Managing Director of Multifamily Programs  
Jonathan Sternesky, Manager of Policy and Legislative Affairs  
Sean Palombi, General Services Assistant 1  
Jamie Ding, Policy and Programs Analyst  
Kyle Cruz, Intern Executive  
Darryl Applegate, Director of Regulatory Affairs  
Amy Palmer, Head of Marketing and Communications  
Christopher Ryan, Marketing and Communications Coordinator  
Jesse Crawford, Lender Outreach and Marketing Coordinator  
Anette Voellinger, Assistant Director of Programs  
Katone Glover, Assistant Director of Servicing  
Madeline Pacheco, Servicing Officer I  
Teresa White, Assistant Director of Risk Management & Special Program Administrator  
Linda Gargiulo, HAS Compliance Officer  
Catherine Bernard, Assistant Director of MF Program Funding  
Gloria Mehnert, Senior Paralegal  
Jaquita Burton, Loan Purchasing Specialist  
Keiasia Gibson, Program Assistant  
Kenneth Omiunu, HAF Underwriter II

OTHERS  
PRESENT:

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

MEMBERS  
OF THE PUBLIC:

- \* 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 November 2, 2018 designating Eric Kaufman to represent Sarah Adelman,

August 11, 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 August 4, 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**

*Are there any members of the public that wish to address the Board?*

## **APPROVAL OF MINUTES**

### **APPROVAL OF THE PUBLIC SESSION MINUTES OF THE JULY 18, 2022 SPECIAL TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.**

*Robert Shaughnessy moved and Aimee Manocchio Nason seconded. 1. Approval of the Public Session Minutes of the July 18, 2022 Special Teleconference Meeting of the HMFA Board*

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman*

*Nay – None*

*Abstained- Zenon Christodoulou*

**MULTIFAMILY**

**HMFA #03511 – 1425 TEANECK ROAD – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2A**

*Paulette Sibblies Flagg moved and Dorothy Blakeslee seconded.* Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

**MULTIFAMILY- FOUR PERCENT TAX CREDITS**

**HMFA #07773 – THE PLACE AT MIDDLETOWN WALK – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3A**

*Aimee Manocchio Nason moved and Dorothy Blakeslee seconded.* Approval of a mortgage commitment for an estimated \$8,427,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project known as The Place at Middletown Walk, HMFA #07773 (the “Project”), upon the terms and conditions set forth below

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

**HMFA #07798 – THE PLACE AT EAST WINDSOR – APPROVAL OF A  
DECLARATION OF INTENT - ITEM 3B**

*Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded.* Approval of a “Declaration of Intent” stating the intention of the Agency, subject to the availability of volume cap, to issue tax-exempt bonds in an estimated amount not to exceed \$10,069,000 in permanent financing for a project known as The Place at East Windsor, HMFA #07798 (the “Project”). Approval of this "Declaration of Intent" is intended to establish for tax purposes the eligibility for reimbursement with the proceeds of the Bonds of certain costs paid prior to the issuance of the Bonds (the “Original Expenditures”) associated with pre-bond sale and development work on the Project. By this action, the Board expresses its present intent to issue the Bonds for the Project and its reasonable expectation that it will reimburse Original Expenditures with proceeds of the Bonds, and declares its intent that the Declaration of Intent be determined to be a declaration of official intent under Treas. Reg. Section 1.150-2 (the “Reimbursement Regulations”) promulgated under the Internal Revenue Code of 1986, as amended (the “Code”).

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

## **MULTIFAMILY- FOUR PERCENT TAX CREDITS – CONDUIT**

### **HMFA #07763 – FORT LEE SENIOR HOUSING – APPROVAL OF A DECLARATION OF INTENT - ITEM 4A**

*Dorothy Blakeslee moved and Robert Shaughnessy seconded.* Approval of a “Declaration of Intent” stating the intention of the Agency, subject to the availability of volume cap, to issue tax- exempt bonds in an estimated amount not to exceed \$31,514,000 in construction and permanent financing for a project known as Fort Lee Senior Housing, HMFA #07763 (the “Project”). Approval of this "Declaration of Intent" is intended to establish for tax purposes the eligibility for reimbursement with the proceeds of the Bonds of certain costs paid prior to the issuance of the Bonds (the “Original Expenditures”) associated with pre-bond sale and development work on the Project. By this action, the Board expresses its present intent to issue the Bonds for the Project and its reasonable expectation that it will reimburse Original Expenditures with proceeds of the Bonds, and declares its intent that the Declaration of Intent be determined to be a declaration of official intent under Treas. Reg. Section 1.150-2 (the “Reimbursement Regulations”) promulgated under the Internal Revenue Code of 1986, as amended (the “Code”).

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

## **MULTIFAMILY- NINE PERCENT TAX CREDITS**

### **HMFA #03428– SOUTH BRUNSWICK MIXED INCOME – APPROVAL OF A MORTGAGE FINANCING RECOMMITMENT - ITEM 5A**

*Aimee Manocchio Nason moved and Zenon Christodoulou seconded.* Approval of a mortgage recommitment for an estimated \$13,633,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as South Brunswick Mixed-Income, HMFA #03428 (the “Project”), upon the terms and conditions set forth below. 2. Approval of a subsidy mortgage commitment for an estimated \$375,000 in permanent financing from the Money Follows the Person Housing Partnership Fund (“MFPHPP”) for the Project.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- Stanley Weeks*



**HMFA #03418 – CONCORD STREET RESIDENCES – APPROVAL OF A MORTGAGE FINANCING RECOMMITMENT - ITEM 5B**

*Robert Shaughnessy moved and Dorothy Blakeslee seconded.* 1. Approval of a mortgage recommitment for an estimated \$8,654,000 in permanent financing from the Agency Revenue Bond Financing Program, for a project known as Concord Street Residences, HMFA #03418 (the “Project”), upon the terms and conditions set forth below. 2. Approval of a subsidy mortgage commitment for an estimated \$450,000 in permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for the Project, upon the terms and conditions set forth below. 3. Approval of a subsidy mortgage commitment for an estimated \$375,000 in permanent financing from the Money Follows the Person Partnership Program (“MFP”) for the Project, upon the terms and conditions set forth below.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- Stanley Weeks*

**HMFA #03504 – HENDERSON ROAD PHASE II SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING RECOMMITMENT - ITEM 5C**

*Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded.* 1. Approval of a mortgage recommitment for an estimated \$5,800,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Henderson Road Phase II Supportive Housing, HMFA #03504 (the “Project”), upon the terms and conditions set forth below.

2. Approval of a subsidy mortgage loan recommitment for an estimated \$2,400,000 in permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for the Project, pursuant to the SNHTF Program Guidelines.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- Stanley Weeks*

**MULTIFAMILY- NINE PERCENT – CONDITIONAL COMMITMENTS-FAMILY CYCLE**

**HMFA #07767 – VERONA FLATS AKA APARTMENTS AT VERONA – APPROVAL OF A CONDITIONAL MORTGAGE FINANCING COMMITMENT - ITEM 6A**

*Robert Shaughnessy moved and Stanley Weeks seconded.* 1. Approval of a conditional mortgage commitment from the Agency Revenue Bond Financing Program upon the terms and conditions set forth below pursuant to the Multifamily Underwriting & Financing Guidelines and Policy. 2. Approval of a conditional subsidy mortgage loan commitment from the Money Follows the Person Housing Partnership Program (“MFPHPP”) for five units, upon the terms and conditions set forth below.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman*  
*Nay – None*  
*Abstained- None*

*Zenon Christodoulou lost connection*

**HMFA #07816 – SWEDESBORO FAMILY HOUSING – APPROVAL OF A  
CONDITIONAL MORTGAGE FINANCING COMMITMENT - ITEM 6B**

*Paulette Sibblies Flagg moved and Stanley Weeks seconded.* 1. Approval of a conditional mortgage commitment from the Agency Revenue Bond Financing Program upon the terms and conditions set forth below pursuant to the Multifamily Underwriting & Financing Guidelines and Policy.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

**HMFA #07807 – SOUTH 11<sup>TH</sup> STREET – APPROVAL OF A CONDITIONAL MORTGAGE FINANCING COMMITMENT - ITEM 6C**

*Paulette Sibblies Flagg moved and Dorothy Blakeslee seconded.* 1. Approval of a conditional mortgage commitment from the Agency Revenue Bond Financing Program upon the terms and conditions set forth below pursuant to the Multifamily Underwriting & Financing Guidelines and Policy.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

**MULTIFAMILY- NINE PERCENT – CONDITIONAL COMMITMENTS- SENIOR CYCLE**

**HMFA #07735 – HERITAGE VILLAGE AT WALL – APPROVAL OF A CONDITIONAL MORTGAGE FINANCING COMMITMENT - ITEM 7A**

*Aimee Manocchio-Nason moved and Dorothy Blakeslee seconded.* 1. Approval of a conditional mortgage commitment from the Agency Revenue Bond Financing Program upon the terms and conditions set forth below pursuant to the Multifamily Underwriting & Financing Guidelines and Policy. 2. Approval of a conditional subsidy mortgage loan commitment from the Special Needs Housing Trust Fund (“SNHTF”) for the Project, upon the terms and conditions set forth below.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

**HMFA #07811 – FAIR SHARE HOUSING PHASE III– APPROVAL OF A  
CONDITIONAL MORTGAGE FINANCING COMMITMENT - ITEM 7B**

*Robert Shaughnessy moved and Paulette Sibblies Flagg seconded.* 1. Approval of a conditional mortgage commitment from the Agency Revenue Bond Financing Program upon the terms and conditions set forth below pursuant to the Multifamily Underwriting and Financing Policy.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

**HMFA #07810 – WEST ORANGE SENIOR HOUSING – APPROVAL OF A  
CONDITIONAL MORTGAGE FINANCING COMMITMENT - ITEM 7C**

*Robert Shaughnessy moved and Zenon Christodoulou seconded.* 1. Approval of a conditional mortgage commitment from the Agency Revenue Bond Financing Program upon the terms and conditions set forth below pursuant to the Multifamily Underwriting and Financing Policy.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*



**HMFA #07813 – PARK VILLAGE AT GARDEN STATE PARK– APPROVAL OF A  
CONDITIONAL MORTGAGE FINANCING COMMITMENT - ITEM 7D**

*Aimee Manocchio Nason moved and Dorothy Blakeslee seconded.* 1 Approval of a conditional mortgage commitment from the Agency Revenue Bond Financing Program upon the terms and conditions set forth below pursuant to the Multifamily Underwriting & Financing Guidelines and Policy.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks,  
Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

**HMFA #07817 – HIGHLAND VIEWS PHASE II– APPROVAL OF A CONDITIONAL MORTGAGE FINANCING COMMITMENT - ITEM 7E**

*Paulette Sibblies Flagg moved and Dorothy Blakeslee seconded.* 1. Approval of a conditional mortgage commitment from the Agency Revenue Bond Financing Program upon the terms and conditions set forth below pursuant to the Multifamily Underwriting & Financing Guidelines and Policy. 2. Approval of a conditional subsidy mortgage loan commitment from the Special Needs Housing Trust Fund (“SNHTF”) for five units for the Project, upon the terms and conditions set forth below.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

**HMFA #07815 – STONEGATE AT ST STEPHENS PHASE III– APPROVAL OF A  
CONDITIONAL MORTGAGE FINANCING COMMITMENT - ITEM 7F**

*Zenon Christodoulou moved and Robert Shaughnessy seconded.* 1. Approval of a conditional mortgage commitment from the Agency Revenue Bond Financing Program upon the terms and conditions set forth below pursuant to the Multifamily Underwriting & Financing Guidelines and Policy. 2. Approval of a conditional subsidy mortgage loan commitment from the Money Follows the Person Housing Partnership Program (“MFPHPP”) for the Project, upon the terms and conditions set forth below.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

**MULTIFAMILY – NINE PERCENT – CONDITIONAL COMMITMENTS –  
SUPPORTIVE HOUSING CYCLE**

**HMFA #07809 – BAYONNE SUPPORTIVE HOUSING – APPROVAL OF A  
CONDITIONAL MORTGAGE FINANCING COMMITMENT - ITEM 8A**

*Dorothy Blakeslee moved and Robert Shaughnessy seconded.* 1. Approval of a conditional mortgage commitment from the Agency Revenue Bond Financing Program upon the terms and conditions set forth below pursuant to the Multifamily Underwriting & Financing Policy Guidelines. 2. Approval of a conditional subsidy mortgage loan commitment from the Special Needs Housing Trust Fund (“SNHTF”) for the Project, upon the terms and conditions set forth below.

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

## **OTHER BUSINESS**

### **RESOLUTION OF APPRECIATION FOR DALE INGHAM - ITEM 9A**

*Aimee Manocchio Nason moved and Paulette Sibblies Flagg seconded.*

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*Nay – None*

*Abstained- None*

***Is there any other business, which the Board would like to discuss at this time?***

## **MOTION TO ADJOURN**

*Robert Shaughnessy moved and Dorothy Blakeslee seconded a Motion to Adjourn at 10:43 a.m.*

*Aye – Sean Thompson, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Stanley Weeks, Eric Kaufman, Zenon Christodoulou*

*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:

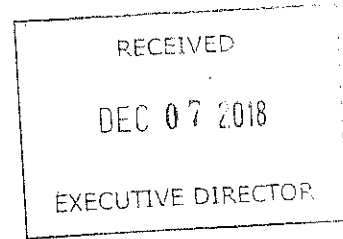
Please accept this letter as notification that Sean Thompson will serve as my alternate at the NJHMFA Meetings.

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



PHILIP D. MURPHY  
*Governor*

SHEILA Y. OLIVER  
*Lt. Governor*

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

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