

**MINUTES OF THE 509th BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

September 7, 2023

MEMBERS:

- * Robert Long, Deputy Commissioner, DCA (representing Kimberly Holmes, Acting Commissioner, DCA)
- ** Aimee Manocchio-Nason, Deputy Attorney General, Division of Law, (representing Matthew J. Platkin, Attorney General)
- *** Robert Tighue, Assistant Deputy Director, Department of Treasury (representing Elizabeth Maher Muoio, State Treasurer)
- **** Paulette Sibblies -Flagg, Administrator of Accreditation, Department of Banking and Insurance (representing Justin Zimmerman, Acting Commissioner, Department of Banking and Insurance)
- ***** Eric Kaufman, Director of Special Projects, Department of Human Services (representing Sarah Adelman Commissioner, Department of Human Services)

Dorothy Blakeslee

**HMFA STAFF
PRESENT:**

Melanie R Walter, Executive Director
Laura Shea, Chief of Legal and Regulatory Affairs
Deb Urban, Chief of Multifamily Programs
Jeanette Nieves, Executive Board Secretary
Rosy Dafonseca, Assistant Director of Multifamily/Supportive Housing and Lending
Donna Spencer, Director of Multifamily/Supportive Housing and Lending
Tanya Hudson-Murray, Managing Director of Multifamily Programs
Rebecca Clayton, Junior Executive Assistant
Jonathan Sternesky, Director of Policy and Legislative Affairs
Katone Glover, Assistant Director of Servicing
Joseph Heath, Director of Capital Markets
Darryl Applegate, Director of Regulatory Affairs
Radica Ghooray, Director of Information Technology
Matthew Gelman, General Services Assistant III
Jamie Ding, Policy and Programs Analyst
Kyle G Cruz, Technical Data Analyst
Pamela DeLosSantos, Director of Technical Services
Kimberly McMillan, Assistant Director of Finance
Julianne Reese, Assistant Director of Finance
Katone Glover, Assistant Director of Asset Management (CA)
Kelly Klaus, Paralegal I

Jean – Claude Michel, Graphic Design Coordinator
Marie Gernhart, Assistant Director of Payroll/Benefits
Christopher Ryan, Marketing and Communications Coordinator
Melinda Merrill, Legal Research Analyst
Susan Tonry, Bond Analyst II
Karen Becker, Administrative Assistant IV
Kathleen Annarelli, Policy Research Coordinator
Mary Miller, Director of Operations
Teresa M White, Assistant Director of Risk Management

**OTHERS
PRESENT:**

Kimberly Holmes, Acting Commissioner, DCA
Dorian Smith, 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:**

Damian Busch, Barclays
Brendan Watson, Barclays
Bob Guarasci, New Jersey Community Development Corporation
Michael Acciani, LNWA & Arbor Management
Glenn Stock, Guest

- * Letter of October 21, 2022 designating Robert Long to represent Kimberly Holmes, Acting Commissioner, DCA
- ** Letter of January 27, 2023 designating Aimee Manocchio-Nason to represent Matthew J. Platkin, Attorney General
- *** Letter of November 29, 2022 designating Robert Tighue to represent the State Treasurer, Elizabeth Maher Muoio
- **** Letter of January 17, 2020 designating Paulette Sibblies – Flagg to represent Justin Zimmerman, Acting Commissioner, Department of Banking and Insurance
- ***** Letter of November 2, 2018 designating Eric Kaufman to represent Sarah Adelman, Commissioner, Department of Human Services

September 7, 2023

Robert Long, Deputy Commissioner, 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 31, 2023 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

We ask that members of the public that wish to address the board limit comments to 3 minutes

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

Executive Director Walter provided the Board with the Executive Director's Update

APPROVAL OF MINUTES

APPROVAL OF THE PUBLIC SESSION MINUTES OF THE JULY 27, 2023 MEETING OF THE HMFA BOARD – ITEM 1A.

Robert Tighue moved and Paulette Sibblies – Flagg seconded. 1. Approval of the Public Session Minutes of the July 27, 2023 Teleconference Meeting of the HMFA Board

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

SINGLE FAMILY

APPROVAL OF THE FIRST GENERATION DOWN PAYMENT ASSISTANCE GUIDELINES - ITEM 2A

Paulette Sibblies – Flagg moved and Aimee Manocchio Nason seconded. 1. Approval of the Guidelines (“Guidelines”) for the Smart Start Plus First-Generation Down Payment Assistance Program (the “DPA Program”) in the form as attached hereto. 2. Approval to allocate \$20 million to make down payment and closing cost assistance available in the form of a loan to eligible First-Generation homeowners for the purposes set forth in the Guidelines. 3. Authorization for the Executive Director to approve amendments to correct errors in or clarify the Guidelines, so long as such amendments do not result in a change in policy or implementation of the current version of the Guidelines. Specifically, the Executive Director would be authorized to approve corrections in spelling, punctuation, and misnumbering. Any amendments that would change the underlying policy or implementation of the Guidelines from the form in which it is now presented shall remain subject to Agency Board approval. 4. Approval to update the Participating Lender’s Guide to include the DPA Program. 5. Approval for the Executive Director, the Chief Financial Officer or the Managing Director of Single Family Programs to execute any and all documents necessary to implement and effectuate the DPA Program.

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

SPECIAL NEEDS

*(**Donna Spencer, Director of Multifamily/Supportive Housing and Lending will present this portion of the agenda for the record)*

HMFA #07860– BERKSHIRE VALLEY SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3A

Robert Tighue moved and Paulette Sibblies – Flagg seconded. Approval of mortgage subsidy loan commitment for an estimated \$631,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for a project known as Berkshire Valley Supportive Housing, HMFA #07860 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

MULTIFAMILY – FOUR PERCENT TAX CREDITS

*(**Donna Spencer, Director of Multifamily/Supportive Housing and Lending will present this portion of the agenda for the record)*

HMFA #07750– THE VISTA AT OLD BRIDGE – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 4A

Aimee Manocchio Nason moved and Dorothy Blakeslee seconded. 1. Approval of a mortgage loan commitment for an estimated \$16,696,000 in permanent financing from the Agency Revenue Bond Financing Program 2. Approval of a subsidy mortgage loan commitment for an estimated \$9,078,000 in permanent financing from the Affordable Housing Production Fund (“AHPF”) Program for the Project, pursuant to the AHPF Program Guidelines. 3. Approval of a mortgage commitment for an estimated \$750,000 in permanent only financing from the Money Follows the Person Housing Partnership Program (“MFP”) for the Project.

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #07820– HIGHLAND VIEWS PHASE I – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 4B

Robert Tighue moved and Paulette Sibblies Flagg seconded. 1. Approval of a mortgage loan commitment for an estimated \$14,453,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project known as Highland Views Phase I HMFA #07820 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$2,700,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF” Program), upon the terms and conditions set forth below.

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #07878– BIRCHWOOD AT WASHINGTON TOWNSHIP – APPROVAL OF A DECLARATION OF INTENT - ITEM 4C

Paulette Sibblies Flagg moved and Dorothy Blakeslee 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 \$19,452,000 in permanent only financing for a project known as Birchwood at Washington Township, HMFA #07878 (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 – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

**HMFA #07870– THE PLACE AT MARLBORO PHASE II – APPROVAL OF A
DECLARATION OF INTENT - ITEM 4D**

Robert Tighue moved and Dorothy Blakeslee 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 \$20,293,000 in permanent financing for a project known as The Place at Marlboro Phase II HMFA #07870 (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 – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

**HMFA #07764– DELAWARE VIEW APARTMENTS – APPROVAL OF A MORTGAGE
FINANCING COMMITMENT - ITEM 4E**

Paulette Sibblies Flagg moved and Aimee Manocchio Nason seconded. 1. Approval of a mortgage loan commitment for an estimated \$16,218,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Delaware View Apartments, HMFA #07764 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$6,936,000 in permanent financing from the Affordable Housing Production Fund (“AHPF”) Program for the Project, pursuant to the AHPF Program Guidelines.

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

**HMFA #07794– WATERFORD FAMILY HOUSING PHASE I – APPROVAL OF A
DECLARATION OF INTENT - ITEM 4F**

Dorothy Blakeslee moved and Robert Tighue 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 \$8,608,000 in permanent financing for a project known as Waterford Family Housing Phase I, HMFA #07794 (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 – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

**HMFA #07872– WATERFORD FAMILY HOUSING PHASE II – APPROVAL OF A
DECLARATION OF INTENT - ITEM 4G**

Aimee Manocchio Nason moved and Dorothy Blakeslee 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 \$14,046,000 in permanent financing for a project known as Waterford Family Housing Phase II, HMFA #07872 (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 – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #07780 PALMYRA FAMILY HOUSING AKA THE COVE AT PALMYRA – APPROVAL OF A MORTGAGE FINANCING COMMITMENT- ITEM 4H

Robert Tighue moved and Paulette Sibblies Flagg seconded. Approval of a mortgage loan commitment for an estimated \$19,707,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Palmyra Family Housing, HMFA #07780 (the “Project”), upon the terms and conditions set forth in the RFA . 2. Approval of a subsidy mortgage loan commitment for an estimated \$10,000,000 in permanent financing from the Affordable Housing Production Fund (“AHPF”) Program for the Project, pursuant to the AHPF Program Guidelines. 3. Approval of a subsidy mortgage loan commitment for an estimated \$1,200,000 in permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) Program for the Project, pursuant to the SNHTF Program Guidelines.

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

MULTIFAMILY – NINE PERCENT TAX CREDITS

HMFA #07737– THE PLACE AT MANALAPAN – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5A

Dorothy Blakeslee moved and Paulette Sibblies – Flagg seconded. 1. Approval of a mortgage commitment for an estimated \$8,547,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project known as The Place at Manalapan, HMFA #07737 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$1,200,000 in permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) Program for the Project, pursuant to the SNHTF Program Guidelines. 3. Approval of a subsidy mortgage loan commitment for an estimated \$3,500,000 in permanent financing from the Affordable Housing Production Fund Set Aside (“AHPFSA”) Program for the Project, pursuant to the AHPFSA Program Guidelines.

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #07792– STIRLINGSIDE RESIDENCES – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5B

Aimee Manocchio Nason moved and Robert Tighue seconded. 1. Approval of a subsidy mortgage loan commitment of \$2,000,000 from the Affordable Housing Production Fund Set Aside (“AHPFSA”) for a project known as Stirlingside Residences, HMFA #07792 (the “Project”), upon the terms and conditions set forth below. 2. Approval to deem the AHPFSA loan exempt from certain statutory requirements as permitted by P.L. 2021, c.372.

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann
Nay – None
Abstained- None

HMFA #07730– MONTGOMERY SEDNIOR HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5C

Paulette Sibblies Flagg moved and Dorothy Blakeslee seconded. 1. Approval of a mortgage loan commitment for an estimated \$3,853,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project know as Project known as Montgomery Senior Housing, HMFA #07730 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$3,442,000 in permanent financing from the Affordable Housing Production Fund Set Aside (“AHPFSA”) Program for the Project, pursuant to the AHPFSA Program Guidelines.

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann
Nay – None
Abstained- None

CAPITAL MARKETS

APPROVAL OF THE AMENDED REVOLVING LINE OF CREDIT AND SECURITY AGREEMENT WITH WELLS FARGO – ITEM 6A

Aimee Manocchio Nason moved and Dorothy Blakeslee seconded. 1. Approval of the New Jersey Housing and Mortgage Finance Agency (the “Agency”) to enter into a Second Amended and Restated Revolving Line of Credit and Security Agreement (the “Second Amended and Restated Agreement”) between the Agency 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 Second Amended and Restated Agreement.

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

Damian Busch from Barclay provided a presentation on the Multi-Family 2023 Series A-D Bond Issue

MOTION TO ADJOURN

Dorothy Blakeslee moved and Robert Tighue seconded a Motion to Adjourn at 10:47 am.

Aye – Robert Long, Paulette Sibblies-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

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

October 21, 2022

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 Deputy Commissioner Robert Long will serve as my designee at the NJHMFAs Meetings.

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

Sincerely,

A handwritten signature in cursive script 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

MATTHEW J. PLATKIN
Attorney General

PHILIP D. MURPHY
Governor

SHEILA Y. OLIVER
Lt. Governor

January 27, 2023

Lt. Governor Sheila Y. Oliver, Chair
New Jersey Housing and Mortgage Finance Agency
P.O. Box 18550
Trenton, NJ 08625

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 Aimee Manocchio Nason, Deputy Attorney General as my designee to serve on the board of the Agency. DAG Manocchio Nason 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 DAG Manocchio Nason's absence, Philip Espinosa, 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 both DAG Manocchio Nason and DAG Espinosa, Jonathan Peitz, 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.

Sincerely,

Matthew J. Platkin
Attorney General

c: Michael T.G. Long, Director, Division of Law
Sudha Raja, Deputy Chief of Staff, Division of Law
Aimee Manocchio Nason, Deputy Attorney General
Philip Espinosa, Assistant Attorney General
Jonathan Peitz, Deputy Attorney General
Jonathan Garelick, Chief of Staff
Melanie R. Walter, 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
State Treasurer

November 29, 2022

Melanie Walter, Executive Director
NJ Housing and Mortgage Finance Agency
637 South Clinton Avenue
PO Box 18550
Trenton, NJ 08650

Dear Executive Director Walter:

I hereby designate Robert Tighue, Department of Treasury to act as my permanent designee at all the meetings of the New Jersey Housing and Mortgage Finance Agency. Anthony Longo, Department of Treasury will be my back-up should Robert not be available to attend.

Sincerely,

A handwritten signature in blue ink, appearing to read "E. Muoio", written in a cursive style.

Elizabeth Maher Muoio
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:

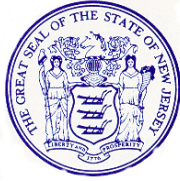
My designee for the New Jersey Housing Mortgage and Finance Agency Board meetings is Paulette Sibblies-Flagg of the Division of Banking.

Ms. Sibblies-Flagg can be reached at paulette.sibblies-flagg@dobi.nj.gov, 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
609-984-5550

Eric Kaufmann
Director of Special Projects
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