

**MINUTES OF THE 460TH BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

September 26, 2019

- MEMBERS:
- * Robert Long, Deputy Commissioner, DCA (representing Lt. Governor Sheila Y. Oliver, Commissioner)
 - ** Aimee Manocchio Nason, Deputy Attorney General, (representing Gurbir S. Grewal, Attorney General)
 - *** Robert Shaughnessy, Assistant Deputy Director, Department of Treasury (representing Elizabeth Maher Muoio, State Treasurer)
 - **** Thomas Hunt, Assistant Director of the Office of Consumer Finance, Department of Banking and Insurance (representing Marlene Caride, Commissioner, Department of Banking and Insurance)
 - ***** Sarah Adelman, Deputy Commissioner (representing Carole Johnson, Acting Commissioner, Department of Human Services)

Dorothy Blakeslee
Stanley Weeks

HMFA STAFF
PRESENT:

Charles A Richman, Executive Director
Deb Urban, Chief of Legal and Regulatory Affairs
John Murray, Chief Financial Officer
Katherine Brennan, Chief of Staff
Laura Shea, Chief of Programs
Tanya Hudson – Murray, Director of Multifamily Programs and Lending
Donna Spencer, Multifamily/Supported Housing and Lending Loan Manager
Rosy DaFonseca, Multifamily/Supported Housing and Lending Loan Manager
Catherine Bernard, Assistant Director of MF Program Funding
Amy Palmer, Program Outreach Manager
Gloria Mehnert, Paralegal III
Marlo Austell, Executive Assistant
Jim Peasco, Legal Research Analyst II
Darryl Applegate, Director of Regulatory Affairs
Laura Swartz, Credit Officer II

Yadira Simmons, Assistant Director of Loan Closings
Jennifer Linett, Director of Loan Closings
Kimberly Sked, Senior Compliance Officer
Joseph Heath, Director of Capital Markets and Board Compliance
Chalyn Toon, Credit Officer II
Tiani Norris, Credit Officer I
Ann Sarnak, Policy Research Coordinator
Theresa Fink, Director of Finance
Joseph Heath, Director of Capital Markets
Victoria Lawson, Housing Program Administrator

Laura Shields, Administrator of Multifamily/Supported Housing and Lending
Nancy Kearny, Marketing and Communications Copywriter
Jonathan Sternesky, Manager of Policy and Legislative Affairs
George Davidson, SharePoint Liaison
Jourdan Campbell, Communications Assistant
Jeanette Nieves, Executive Board Secretary

OTHERS
PRESENT:

Kavin Mistry, Deputy Director, Attorney General's Office
Brian Wilton, Deputy Chief Counsel, Governor's Authority Unit
Melissa J. Brown, Attorney at Law, form the Law Office of Marks, O'Neill, O'Brien,
Doherty & Kelly, P.C.

- * Letter of February 20, 2018 designating Robert Long to represent Lt. Governor Sheila Y. Oliver, Commissioner, DCA
- ** Letter of December 4, 2018 designating Aimee Manocchio Nason to represent Gurbir S. Grewal, Attorney General
- *** Letter of January 19, 2018 designating Robert Shaughnessy to represent the Acting State Treasurer, Elizabeth Maher Muoio
- **** Letter of January 24, 2018 designating Thomas Hunt to represent Marlene Caride, Commissioner, Department of Banking and Insurance
- ***** Letter of May 17, 2019 designating Sarah Adelman to represent Carole Johnson, Commissioner, Department of Human Services

September 26, 2019

Deputy Commissioner Robert Long read the following into the minutes:

SUNSHINE ACT

"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 September 18, 2019 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."

APPROVAL OF MINUTES

APPROVAL OF THE PUBLIC SESSION MINUTES OF THE AUGUST 15, 2019 MEETING OF THE HMFA BOARD – ITEM 1A.

Dorothy Blakeslee moved and Aimee Manocchio - Nason seconded. 1. Approval of the Public Session Minutes of the August 15, 2019 meeting of the HMFA Board.

Aye – Robert Long, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee
Nay – None
Abstained- Thomas Hunt

APPROVAL OF THE PUBLIC SESSION MINUTES OF THE AUGUST 21, 2019 SPECIAL TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1B.

Thomas Hunt moved and Stanley Weeks seconded. 1. Approval of the Public Session Minutes of the August 21, 2019 meeting of the HMFA Board.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee
Nay – None
Abstained- None

APPROVAL OF THE EXECUTIVE SESSION MINUTES OF THE AUGUST 21, 2019 SPECIAL TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1C.

Thomas Hunt moved and Stanley Weeks seconded. 1. Approval of the Executive Session Minutes of the August 21, 2019 meeting of the HMFA Board.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee
Nay – None
Abstained- None

MULTI FAMILY- SUPPORTIVE HOUSING

HMFA #03365 / SNHTF #360 – WAYNE NOUVELLE SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 2A

Dorothy Blakeslee moved and Thomas Hunt seconded. 1. Approval of a mortgage commitment for an estimated \$535,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for a project known as Wayne Nouvelle Supportive Housing, HMFA #03365 SNHTF #360 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

HMFA #03374 / SNHTF #365 – BARTHOLDI AVENUE SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 2B

Stanley Weeks moved and Dorothy Blakeslee seconded. 1. Approval of a subsidy mortgage loan commitment for an estimated \$444,000 in construction and permanent financing from the Special Need Housing Trust Fund (“SNHTF”) Program for a project known as Bartholdi Avenue Housing, HMFA #03374 SNHTF #365 (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

MULTI FAMILY

HMFA #03081– MONROE GARDENS – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3A

Thomas Hunt Aimee Manocchio Nason moved and seconded. 1. Approval of a subsidy mortgage loan commitment for an estimated \$223,000 in construction and permanent financing from the Fund for Restoration of Multifamily Housing – Public Housing Authority Set-Aside Program (“FRM-PHA”) for a project known as Monroe Gardens HMFA #03081 (the “Project”), pursuant to the FRM-PHA Program Guidelines.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

HMFA #03082– ANDREW JACKSON GARDENS – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3B

Dorothy Blakeslee moved and Aimee Manocchio Nason seconded. 1. Approval of a subsidy mortgage loan commitment for an estimated \$9,667,000 in construction and permanent financing from the Fund for Restoration

of Multifamily Housing – Public Housing Authority Set-Aside Program (“FRM-PHA”) for a project known as Andrew Jackson Gardens, HMFA #03082 (the “Project”), pursuant to the FRM-PHA Program Guidelines.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

HMFA #03083– CHRISTOPHER COLUMBUS GARDENS – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3C

Robert Shaughnessy moved and Thomas Hunt seconded. 1. Approval of a subsidy mortgage loan commitment for an estimated \$774,000 in construction and permanent financing from the Fund for Restoration of Multifamily Housing – Public Housing Authority Set-Aside Program (“FRM-PHA”) for a project known as Christopher Columbus Gardens, HMFA #03083, (the “Project”), pursuant to the FRM-PHA Program Guidelines.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

HMFA #03081– ADAMS GARDENS – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3D

Thomas Hunt moved and Sarah Adelman seconded. 1. Approval of a subsidy mortgage loan commitment for an estimated \$1,700,000 in construction and permanent financing from the Fund for Restoration of Multifamily Housing – Public Housing Authority Set-Aside Program (“FRM-PHA”) for a project known as Adams Gardens, HMFA #03078 (the “Project”), pursuant to the FRM-PHA Program Guidelines.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

HMFA #03079– HARRISON GARDENS – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3E

Aimee Manocchio Nason moved and Dorothy Blakeslee seconded. 1. Approval of a subsidy mortgage loan commitment for an estimated \$484,000 in construction and permanent financing from the Fund for Restoration of Multifamily Housing – Public Housing Authority Set-Aside Program (“FRM-PHA”) for a project known as Harrison Gardens, HMFA #03079, (the “Project”), pursuant to the FRM-PHA Program Guidelines.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

HMFA #02986– SPEITEL GARDENS (PREVIOUSLY PECKS BEACH VILLAGE) – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3F

Sarah Adelman moved and Robert Shaughnessy seconded. 1. Approval of a subsidy mortgage loan commitment for an estimated \$4,506,000 in construction and permanent financing from the Fund for Restoration of Multifamily Housing – Public Housing Authority Set-Aside Program (“FRM-PHA”) for a project known as Speitel Commons at Bayview Manor (previously Pecks Beach Village) HMFA #02986 (the “Project”), pursuant to the FRM-PHA Program Guidelines.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

MULTI FAMILY- FOUR PERCENT TAX CREDITS

HMFA #03305/ SSNHF #86 – JELIFF ESTATES – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 4A

Robert Shaughnessy moved and Dorothy Blakeslee seconded. 1. Approval of a mortgage commitment for an estimated \$7,388,000 in construction and permanent financing from the Agency Revenue Bond Financing Program for a project known as Jelliff Estates, HMFA #03352 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$2,210,000 in construction and permanent financing from the Sandy Special Needs Housing Fund-CDBG (“SSNHF-CDBG”) Program for the Project, pursuant to the SSNHF-CDBG Program Guidelines.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- Stanley Weeks

HMFA #03377 – CAMP KILMER PHASE B – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 4B

Thomas Hunt moved and Aimee Manocchio- Nason seconded. 1. Approval of a mortgage commitment for an estimated \$13,670,000 in construction and permanent financing from the Agency Revenue Bond Financing Program for a project known as Camp Kilmer Phase B, HMFA #03377 SSNHF #91 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$3,300,000 in construction and permanent financing from the Fund for Restoration of Multifamily Housing (“FRM”) Program for the Project, pursuant to the FRM Program Guidelines. 3. Approval of a subsidy mortgage loan commitment for an estimated \$1,700,000 in construction and permanent financing from the Sandy Special Needs Housing Fund (“SSNHF”) Program for the Project, pursuant to the SSNHF Program Guidelines.

4. Approval of a mortgage commitment for an estimated \$5,500,000 in construction and permanent financing

from the Multifamily Rental Housing Production Fund (“MRHPF”) for the Project, pursuant to the MRHPF Program Guidelines.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

MULTI FAMILY- FOUR PERCENT TAX CREDITS-CONDUIT

HMFA #01138A – HERITAGE AT CLARA BARTON – APPROVAL OF A DECLARATTION OF INTENT – ITEM 5A

Stanley Weeks moved and Robert Shaughnessy seconded. 1. 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 \$15,204,000 in construction and permanent financing for a project known as Heritage at Clara Barton, HMFA #01138A (the “Project”), upon the terms and conditions set forth in the RFA. Approval of this "Declaration of Intent" will establish for tax purposes the eligibility of costs associated with pre-bond sale and development work on the Project. By this action, the Board expresses its present intent to issue bonds for this project and declares its intent that the DOI be determined to be a declaration of official intent under Treas. Reg. ' 1.150-2 promulgated under the Internal Revenue Code of 1986, as amended. The ability of the Project to conform to the Conduit Bond Program, as well as compliance with federal tax and other laws, has not yet been determined.

This approval does not obligate the Agency to take any further action in connection with this Project, including any approval to allocate tax-exempt bond volume cap, to issue bonds or to provide first mortgage financing, gap financing or a tax credit allocation. This approval for a Declaration of Intent is not intended to give this Project any preference over any other project.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

REGULATORY AFFAIRS

HMFA #733 – ALVIN E GERSHEN APARTMENTS – APPROVAL OF AN INTERNAL TRANSFER OF INTEREST WITHIN THE GENERAL PARTNER – ITEM 6A

Thomas Hunt moved and Robert Shaughnessy seconded. 1. Board approval of the transfer of ownership of the 50% interest of Marilyn Friedman in Pond Run Ventures, Inc., the general partner of Alvin E. Gershen Apartments,L.P., the owner of the Alvin E. Gershen Apartments project, HMFA #733, to AEG GP, LLC

(“AEG”). 2. Authorization for the Executive Director, the Chief Financial Officer, Chief of Programs, or the Chief of Legal and Regulatory Affairs to execute any and all documents necessary to effectuate the above actions.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

CAPITAL MARKETS

HMFA #03270- PETER J. MCGUIRE GARDENS – APPROVAL OF THE FIRST AMENDMENT TO THE RESOLUTION – ITEM 7A

Aimee Manocchio Nason moved and Stanley Weeks seconded. 1. Approval of the attached First Amendment To Resolution Authorizing and Directing the Execution, Delivery, Issuance and Sale of the New Jersey Housing and Mortgage Finance Agency’s Multifamily Conduit Revenue Bonds (Peter J. McGuire Gardens Preservation Project), Series 2019G under the Agency’s Multi-Family Conduit Bond Program in a principal amount not to exceed \$26,484,918 and authorizing and approving the execution and delivery of a Trust Indenture and Related Instruments and authorizing other matters in connection therewith (the “Resolution”).

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

FINANCE

APPROVAL OF AN EXTENSION OF THE AGENCY’S INDEPENDENT AUDITOR CONTRACT – ITEM 8A

Robert Shaughnessy moved and Dorothy Blakeslee seconded. 1. Authorization to exercise the second and final one (1) year option to extend the term of Clifton Larson Allen as the New Jersey Housing and Mortgage Finance Agency’s (the “Agency”) independent certified public accounting firm to perform the annual financial audit of the Agency and other auditing and related services for the fiscal year ended December 31, 2019

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

OTHER BUSINESS

HMFA #1481- ASBURY TOWER – APPROVAL TO USE FAF MONEY TO FINANCE ELEVATOR RENOVATIONS – ITEM 9A

Thomas Hunt moved and Robert Shaughnessy seconded. 1. Authorization to use the Agency’s remaining Financing Adjustment Factor (FAF) proceeds to assist Asbury Tower. 2. Authorization for the Executive Director or any Chief to execute any and all documents necessary to effectuate the above action.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

NEIGHBORHOOD REDEVELOPMENT AND REVITALIZATION PILOT PROGRAM (FORMERLY KNOWN AS URBAN BLIGHT REDUCTION PROGRAM) – APPROVAL OF MODIFICATIONS TO THE PROGRAM GUIDELINES – ITEM 9B

Thomas Hunt moved and Robert Shaughnessy seconded.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

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

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

EXECUTIVE SESSION

RESOLUTION OF THE NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY REGARDING APPROVAL TO ENTER INTO EXECUTIVE SESSION

WHEREAS, on September 26, 2019, a meeting of the Members of the New Jersey Housing and Mortgage Finance Agency was held; and

WHEREAS, the Members were asked to adopt a resolution regarding approval of a motion to adjourn to Executive Session.

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF THE NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY AS FOLLOWS:

WHEREAS, pursuant to N.J.S.A. 10:4-12 and 10:4-13 of the Open Public Meetings Act, the Agency intends to obtain legal advice pertaining to litigation in settlement of a personnel matter regarding Bucci v. NJHMFA

NOW, THEREFORE, be it resolved by the Members of the New Jersey Housing and Mortgage Finance Agency as follows:

1. A closed session shall be held by the Agency for the purposes set forth above.
2. The discussions undertaken at the closed session will be disclosed when the need for confidentiality no longer exists.

A proposed form of the Resolution is in your book under Tab 10....May I have a motion on the resolution to enter into Executive Session.....second..... all in favor.....all opposed.....any abstentions

Thomas Hunt moved and Stanley Weeks seconded a motion to move into Executive Session at 10:45 a.m.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

RECONVENE TO PUBLIC SESSION

A proposed form of the Resolution to Reconvene to Public Session is in your book under Tab 11....May I have a motion on the resolution to Reconvene to Publicsecond..... all in favor.....all opposed.....any abstentions

Thomas Hunt moved and Robert Shaughnessy seconded a motion to Reconvene to Public Session at 10:52 a.m.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

BUCCI V. NJHMFA –ITEM 11A

Thomas Hunt moved and Dorothy Blakeslee seconded. 1. Approval of a General Release and Settlement Agreement in the matter of Kristin Bucci v. NJHMFA et al. (Dkt. No. MER-L-1400-17), as presented and discussed in executive session.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

Nay – None

Abstained- None

A proposed form of the Resolution regarding the matter discussed in Executive Session is in your FOLDER MARKED CONFIDENTIAL....May I have a motion on the resolution.....second.....all in favor.....all opposed.....any abstentions.....the Resolution is approved

MOTION TO ADJOURN

Aimee Manocchio- Nason moved and Stanley Weeks a motion to adjourn at 10:56 a.m.

Aye – Robert Long, Thomas Hunt, Robert Shaughnessy, Stanley Weeks, Sarah Adelman, Aimee Manocchio-Nason, Dorothy Blakeslee

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

February 20, 2018

Claudia Lovas, Acting Executive Director
NJ Housing and Mortgage Finance Agency
PO Box 18550
Trenton, New Jersey 08625

Dear Acting Executive Director Lovas:

Please accept this letter as formal notification that Deputy Commissioner Robert Long will represent me at the NJHMFA Board Meetings until further notice.

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

Sincerely,

Lt. Governor Sheila Y. Oliver
Commissioner





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

RECEIVED
 DEC 07 2018
 EXECUTIVE DIRECTOR

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

Déar 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
DEPARTMENT OF BANKING AND INSURANCE
OFFICE OF THE COMMISSIONER

PO BOX 325
TRENTON, NJ 08625-0325

TEL (609) 292-7272

PHIL MURPHY
Governor

SHEILA OLIVER
Lt. Governor

MARLENE CARIDE
Acting Commissioner

January 24, 2018

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

Re: NJ HMFA Board Meeting Designee

Dear Ms. Lovas:

My designee for the New Jersey Housing Mortgage and Finance Agency Board meetings is Thomas M. Hunt, Assistant Division Director, Office of Consumer Finance, Division of Banking.

If you have any questions, please do not hesitate to call Mr. Hunt at (609) 292-7272, Ext. 50223.

Very truly yours,

Marlene Caride
Acting Commissioner

cc:

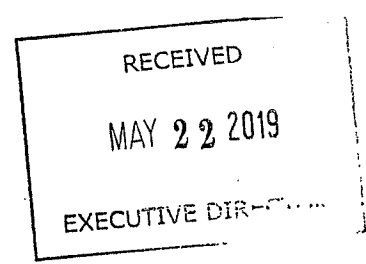
Patrick Mullen, Director of Banking
Thomas M. Hunt, Assistant Division Director, Office of Consumer Finance,
Division of Banking

Visit us on the Web at dobi.nj.gov

New Jersey is an Equal Opportunity Employer • Printed on Recycled Paper and Recyclable



State of New Jersey
Department of Human Services
P.O. BOX 700
TRENTON NJ 08625-0700



PHILIP D. MURPHY
Governor

Carole Johnson
Commissioner

Sheila Y. Oliver
Lt. Governor

May 17, 2019

Charles A. Richman
Executive Director
New Jersey Housing and Mortgage Finance Agency
637 South Clinton Avenue
PO Box 18550
Trenton, NJ 08650-2085

Dear Mr. Richman,

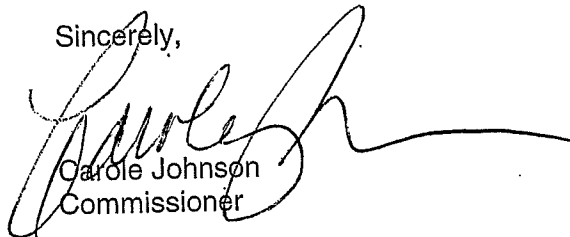
Please be advised that I have designated Sarah Adelman, Deputy Commissioner, to serve as the New Jersey Department of Human Services' representative for the New Jersey Housing and Mortgage Finance Agency Board. Below is her contact information:

Sarah Adelman
Deputy Commissioner
NJ Department of Human Services
PO Box 700
Trenton, NJ 08625-0700
609-292-6090 – office
Sarah.Adelman@dhs.state.nj.us

Elisa Neira, whose contact information you already have, will now serve as a backup.

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

Sincerely,



Carole Johnson
Commissioner

CJ/ik

c: Lt. Governor Sheila Y. Oliver
Jill Shortway Ippolito
Steve Shultz
Sarah Adelman
Elisa Neira
Lynn Kotch