

**MINUTES OF THE 484<sup>th</sup> TELECONFERENCE  
BOARD MEETING  
OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY  
May 20, 2021**

- MEMBERS:
- \* Sean Thompson, Director of Local Planning, DCA (representing Lt. Governor Sheila Y. Oliver, Commissioner, DCA)
  - \*\* Aimee Manocchio Nason, Assistant Attorney General, (representing Gurbir S. Grewal, 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, NJ Department of Human Services (representing Sarah Adelman, Acting Commissioner, Department of Human Services)

Zenon Christodoulou  
Dorothy Blakeslee

HMFA STAFF  
PRESENT:

Melanie Walter, Executive Director  
Laura Shea, Chief of Legal and Regulatory Affairs  
Deb Urban, Chief of Programs  
John Murray, Chief Financial Officer  
Jeanette Nieves, Executive Board Secretary  
Tanya Hudson -Murray - Managing Director of Multifamily Programs  
Donna Spencer – Assistant 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  
Gloria Mehnert, Paralegal III  
Jim Peasco, Senior Research Analyst II  
Sean Palombi, General Services Assistant I  
Matthew Gelman, General Services Assistant III  
Mary Miller, Director of Operations  
Rosy Dafonseca, Multifamily/Supported Housing and Lending Loan Manager  
Lori Wysock, Deputy Director of Finance  
Theresa Fink, Director of Finance  
Jennifer Linett, Director of Loan Closings  
Yadira Simmons, Assistant Director of Loan Closings  
Teresa White, Manager of Portfolio Control  
Stephen Madsen, Research Coordinator

OTHERS  
PRESENT:

George Loeser, Deputy Attorney General, Attorney General's Office  
Allyson Cofran, Deputy Attorney General, Attorney General's Office  
Melisa Easaw, Deputy Attorney General, Attorney General's Office  
Rudy Rodas, Assistant Counsel, Governor's Authority Unit

MEMBERS  
OF THE PUBLIC

Bob Guarasci  
Tassos Efstratiades, Obermayer Rebmann Maxwell & Hippel LLP

- \* 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 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

May 20, 2021

Sean Thompson designee for the Lieutenant Governor Sheila Y. Oliver, 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 May 14, 2021 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. We would like to advise those who have joined us by audio-only that the \*6 option on your phone will mute and unmute the call. I will ask the Board members to identify themselves before they speak so that the minutes accurately reflect who is speaking.

### **ROLL CALL**

### **APPROVAL OF MINUTES**

#### **APPROVAL OF THE PUBLIC SESSION MINUTES OF THE APRIL 8, 2021 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.**

*Zenon Christodoulou moved and Robert Shaughnessy seconded.* 1. Approval of the Public Session Minutes of the April 8, 2021 Teleconference Meeting of the HMFA Board

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

*Nay – None*

*Abstained- None*

### **SINGLE FAMILY**

#### **APPROVAL TO ENTER INTO A THIRD PARTY AGREEMENT WITH US BANK AS A DESIGNATED CUSTODIAN, AS REQUIRED BY THE FEDERAL HOME LOAN MORTGAGE CORPORATION (FREDDIE MAC) – ITEM 2A.**

*Dorothy Blakeslee moved and Robert Shaughnessy seconded.* 1. Approval to enter into, execute and deliver Federal Home Loan Mortgage Corporation (“Freddie Mac”) Document Custodial Agreement: Single Family Mortgage (Freddie Mac Form 1035 (the “Form 1035 Document Custodial Agreement”) by and between the

New Jersey Housing and Mortgage Finance Agency (the “Agency”), Freddie Mac, and U.S. Bank National Association as Document Custodian. 2. Approval to enter into, execute and deliver the Agreement with respect to Pricing Identifier Terms (the “Pricing Terms Agreement”) by and between the Agency and Freddie Mac. 3. Approval to enter into, execute and deliver the Program Information License Agreement (the “Program Information License Agreement”) by and between the Agency and Freddie Mac. 4. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, Chief of Programs and/or Managing Director of Single Family to execute and deliver the Form 1035 Document Custodial Agreement, the Pricing Terms Agreement, and the Program Information License Agreement, in consultation with the Attorney General’s Office. 5. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, Chief of Programs and/or Managing Director of Single Family to take any and all steps necessary to implement the actions set forth above.

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

*Nay – None*

*Abstained- None*

## **SUPPORTIVE HOUSING**

### **HMFA #03341 – SOUTH ODESSA SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3A.**

*Dorothy Blakeslee moved and Aimee Manocchio Nason seconded.* 1. Approval of a mortgage commitment for an estimated \$469,000 in construction and permanent financing from the Agency Special Needs Housing Subsidy Loan Program (“SNHSLP”) for a project known as South Odessa Supportive Housing HMFA #03441 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

### **HMFA #03459 – WAKER AVENUE – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 3B.**

*Robert Shaughnessy moved and Paulette Sibblies Flagg seconded.* Approval of a mortgage subsidy commitment for an estimated \$500,000 in construction and permanent financing from the Special Needs Housing Subsidy Loan Program (“SNHSLP”) for a project known as Waker Avenue, HMFA #03549 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – Zenon Christodoulou*

*Abstained- None*

## **MULTIFAMILY**

### **HMFA #00258 – PRINCETON COMMUNITY VILLAGE– APPROVAL OF A DECLARATION OF INTENT– ITEM 4A**

*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 \$10,650,000 in construction and permanent financing for a project known as Princeton Community Village, HMFA #00258 (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, Aimee Manocchio Nason, Dorothy Blakeslee, Robert Shaughnessy, Eric Kaufman, Zenon Christodoulou, Paulette Sibblies Flagg*

*Nay – None*

*Abstained- None*

## **MULTIFAMILY-FOUR PERCENT TAX CREDIT-CONDUIT**

### **HMFA #03488 – NEW BRUNSWICK APARTMENTS – APPROVAL OF A DECLARATION OF INTENT – ITEM 5A**

*Aimee Manocchio Nason moved and Zenon Christodoulou 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 \$27,300,000 in construction and permanent financing for a project known as New Brunswick Apartments, HMFA #03488 (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, Aimee Manocchio Nason, Dorothy Blakeslee, Robert Shaughnessy, Eric Kaufman, Zenon Christodoulou, Paulette Sibblies Flagg*

*Nay – None*

*Abstained- None*

HMFA #07681 – ARGUS ELLISON – APPROVAL OF A MORTGAGE FINANCING COMMITMENT – ITEM 5B

*Robert Shaughnessy moved and Paulette Sibblies Flagg seconded.* Approval of a mortgage commitment for an estimated \$20,200,000 in permanent only financing from the Agency Conduit Bond Program for a project known as Argus Ellison Development, HMFA #07681 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

HMFA #07710 – ARLINGTON – APPROVAL OF A DECLARATION OF INTENT– ITEM 5C

*Aimee Manocchio Nason 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 \$30,197,000 in construction and permanent financing for a project known as Arlington, HMFA #07710 (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, Aimee Manocchio Nason, Dorothy Blakeslee, Robert Shaughnessy, Eric Kaufman, Zenon Christodoulou, Paulette Sibblies Flagg*

*Nay – None*

*Abstained- None*

HMFA #07703 – AMITY HEIGHTS APARTMENTS – APPROVAL OF A DECLARATION OF INTENT – ITEM 5D

*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 \$30,600,600 in construction only financing for a project known as Amity Heights Apartments, HMFA #07703 (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, Aimee Manocchio Nason, Dorothy Blakeslee, Robert Shaughnessy, Eric Kaufman, Zenon Christodoulou, Paulette Sibblies Flagg*

*Nay – None*

*Abstained- None*

## **MULTIFAMILY-MORTGAGE MODIFICATION**

### **HMFA #03395 – BARCLAY STREET HOUSING – APPROVAL OF A MORTGAGE MODIFICATION – ITEM 6A**

*Zenon Christodoulou moved and Robert Shaughnessy seconded.* Approval of a mortgage modification of the commitment for a project known as Barclay Street Housing, HMFA #03395/SNHTF#500 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

### **HMFA #03354 – NEW IRVINE TURNER – APPROVAL OF A MORTGAGE MODIFICATION – ITEM 6B**

*Aimee Manocchio Nason moved and Paulette Sibblies Flagg 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, Aimee Manocchio Nason, Dorothy Blakeslee, Robert Shaughnessy, Eric Kaufman, Zenon Christodoulou, Paulette Sibblies Flagg*

*Nay – None*

*Abstained- None*

**HMFA #03353 – NEW CENTER CITY– APPROVAL OF A MORTGAGE MODIFICATION –  
ITEM 6C**

*Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded.* Approval of a mortgage modification of the commitment for a project known New Center City, HMFA #03353/SNHTF #0363 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**MULTIFAMILY -NINE PERCENT TAX CREDIT**

**HMFA #03388 – FREEDOM VILLAGE AT HAMILTON WOODS – APPROVAL OF A  
MORTGAGE FINANCING COMMITMENT – ITEM 7A**

*Dorothy Blakeslee moved and Robert Shaughnessy seconded.* Approval of a mortgage recommitment for an estimated \$4,675,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Freedom Village at Hamilton Woods, HMFA #03388/ SNHTF #360 (the “Project”), upon the terms and conditions set forth below. Approval of a mortgage recommitment for an estimated \$1,271,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for a project known as Freedom Village at Hamilton Woods HMFA #03388/SNHTF #360 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**CAPITAL MARKETS**

**HMFA #3216 – 540 BROAD STREET– APPROVAL OF CONDUIT NOTE DOCUMENTS–  
ITEM 8A**

*Aimee Manocchio Nason moved and Paulette Sibblies Flagg 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 (540 Broad Street Project), Series 2019-8 and Related Documents under the Agency’s Multifamily Conduit Bond Program.



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

*Nay – None*

*Abstained-None*

**HMFA #1388A– WHITLOCK MILLS – APPROVAL OF A SUPPLEMENTAL RESOLUTION –  
ITEM 8B**

*Robert Shaughnessy moved and Zenon Christodoulou seconded.* Approval is requested of a Resolution Amending and Supplementing the Agency’s Resolution Dated November 9, 2017 Authorizing and Directing the Execution, Delivery and Issuance of the New Jersey Housing and Mortgage Finance Agency’s Multifamily Conduit Revenue Note (Whitlock Mills Project) under the Agency’s Multifamily Conduit Bond Program in a Principal Amount Not to Exceed \$26,321,000 (the “Original Resolution”) as Amended and Supplemented by a Resolution Amending and Supplementing the Original Resolution Dated December 10, 2020 (the “First Supplemental Resolution”).

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

*Nay – None*

*Abstained- None*

**REGULATORY AFFAIRS**

**APPROVAL OF AMENDMENTS TO RULES GOVERNING TENANT SELECTION  
STANDARDS, N.J.A.C. 5 :80-7 – ITEM 9A**

*Paulette Sibblies Flagg moved and Robert Shaughnessy seconded.* 1. Approval of the proposal of amendments and new rules to the Agency’s Tenant Selection Standards rules at N.J.A.C. 5:80-7 in substantially the form attached hereto. 2. Authorization for Agency staff, in conjunction with the Attorney General’s Office, to prepare and forward to the Office of Administrative Law (“OAL”) an appropriate proposal notice for publication in the New Jersey Register.

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

*Nay – None*

*Abstained- None*

**OTHER BUSINESS**

**RESOLUTION OF APPRECIATION FOR FRANCIS THOMAS – ITEM 10A**

*Robert Shaughnessy moved and Dorothy Blakeslee seconded.*

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

*Nay – None*

*Abstained- None*

**RESOLUTION OF APPRECIATION FOR DAWN PAGODIN – ITEM 10B**

*Robert Shaughnessy moved and Dorothy Blakeslee seconded.*

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

*Nay – None*

*Abstained- None*

**MOTION TO ADJOURN**

*Aimee Manocchio Nason moved and Robert Shaughnessy seconded a Motion to Adjourn at 10:49 a.m.*

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

*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.

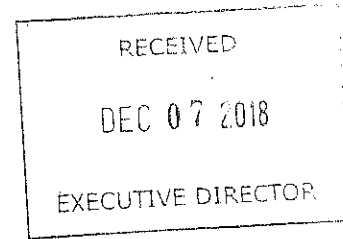
Sincerely,

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