

**MINUTES OF THE 490<sup>th</sup> TELECONFERENCE  
BOARD MEETING  
OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY  
November 4, 2021**

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

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  
Candice Alfonso, Chief of Staff  
Donna Spencer –Director of Multifamily Programs  
Joseph Heath, Director of Capital Markets  
Catherine Bernard, Assistant Director of MF Program Funding  
Jonathan Sternesky, Manager of Policy and Legislative Affairs  
Darryl Applegate, Director of Regulatory Affairs  
Matthew Gelman, General Services Assistant III  
Sean Palombi, General Services Assistant  
Harry Stevens, General Services Assistant  
Rosy Dafonseca, Assistant Director of Multifamily  
Teresa White, Manager of Portfolio Control  
Jennifer Linett, Director of Loan Closings  
Stephen Madsen, Research Coordinator  
Gloria Mehnert, Senior Paralegal

Natasha Encarnacion, Assistant Director of Programs  
Peter Yasenchak, Legal Research Analyst/OPRA Custodian I  
Susan Tonry, Bond Analyst I  
Radica Ghooray, Director of Information Technology

OTHERS  
PRESENT:

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

MEMBERS  
OF THE PUBLIC:

Tricia Gasparine Chiesa Shahinian & Giantomasi PC  
Charlie Katovelli, Burlington County

- \* 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 Andrew Buck, Acting Attorney General
- \*\*\* Letter of January 19, 2018 designating Robert Shaughnessy to represent the State Treasurer, Elizabeth Maher Muoio
- \*\*\*\* Letter of January 17, 2020 designating Paulette Sibblies – Flagg to represent Marlene Caride, Commissioner, Department of Banking and Insurance
- \*\*\*\*\* Letter of April 9, 2021 designating Eric Kaufmann to represent Sarah Adelman, Acting Commissioner, Department of Human Services

November 4, 2021

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 October 29, 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. 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 SEPTEMBER 23, 2021 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.**

*Robert Shaughnessy moved and Paulette Sibblies – Flagg seconded.* 1. Approval of the Public Session Minutes of the September 23, 2021 Teleconference Meeting of the HMFA Board

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**SINGLE FAMILY**

***Single Family Items 2A (Approval to Enter Into a Contract with NeighborWorks America for the Housing Stability Program) has been submitted separately for early approval***

**APPROVAL OF THE HOMEOWNER'S ASSISTANCE FUND PROGRAM GUIDELINES - ITEM 2B**

**ITEM PULLED**

**APPROVAL TO ENTER INTO AN MOU WITH DCA TO TRANSFER REMAINING HAF FUNDS - ITEM 2C**

**ITEM PULLED**

**HMFA #07703 – AMITY HEIGHTS APARTMENTS –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3A.**

*Paulette Sibblies – Flagg moved and Dorothy Blakeslee* 1. Approval of a mortgage commitment for an estimated amount of \$25,500,000 in construction only financing from the Conduit Bond Program for a project known as Amity Heights, HMFA #07703 (the “Project”), upon the terms and conditions set forth below.

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**HMFA #07743 – SUMMER HILL APARTMENTS –APPROVAL OF A DECLARATION OF INTENT - ITEM 3B**

*Robert Shaughnessy moved and Aimee Manocchio Nason 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 \$16,448,000 in permanent financing for a project known as Summer Hill Apartments, HMFA #07743 (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 – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**MULTI FAMILY- FOUR PERCENT TAX CREDIT**

**HMFA #03525 – PRINCETON SENIOR LIVING –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 4A**

*Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded.* 1. Approval of a mortgage commitment for an estimated \$10,764,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Princeton Senior Living, HMFA #03525 (the “Project”), upon the terms and conditions set forth below. 2. Approval of a subsidy mortgage loan commitment for an estimated \$375,000 in permanent financing from the Money Follows the Person Housing Partnership Program (“MFPHPP”) for the Project, upon the terms and conditions set forth below.

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**HMFA #07726 – TERRELL HOMES PHASE I –APPROVAL OF A DECLARATION OF INTENT - ITEM 4B**

*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 \$14,090,000 in permanent financing for a project known as Terrell Homes Phase I, HMFA #07726 (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 – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**DELINQUENT ASSETS**

**CHOICE #13-01 – LEEWOOD RENAISSANCE AT FRANKLIN PHASES D1, D2, AND C3  
–APPROVAL OF A MORTGAGE EXTENSION - ITEM 5A**

*Dorothy Blakeslee moved and Paulette Sibblies – Flagg seconded.* 1. Approval of an extension of the note and mortgage maturity dates upon the terms and conditions set forth below for the project known as CHOICE #13-01, Leewood Renaissance at Franklin, Phases D1, D2, and C1 (the “Project”). 2. Approval for the Executive Director, in consultation with the Attorney General’s Office, to take any action that is necessary to effectuate this transaction.

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**HMFA #1284 – ASSISTED LIVING AT HOWELL –APPROVAL OF A DECLARATION  
OF DEFAULT AND WORKOUT - ITEM 5B**

*Robert Shaughnessy moved and Aimee Manocchio Nason seconded.* 1. Approval of a Declaration of Default against BAL Howell LLC (the “Owner”) regarding Assisted Living at Howell Project, HMFA #1284 (the “Project”) which is in default of certain provisions of the Loan Documents (as defined below). 2. Authorization for the New Jersey Housing and Mortgage Finance Agency (the “Agency”) to exercise remedies under the Loan Documents including but not limited to declaring the outstanding principals plus accrued and unpaid interest and servicing fee and all other liabilities under the Loan Documents to be immediately due and payable. 3. Delegation to and authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, and/or the Chief of Multifamily Programs to negotiate and implement a workout plan with the Owner for the Project to satisfy its obligations under the Loan Documents as described below (the “Workout Plan”). 4. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs, and/or the Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- Paulette Sibblies- Flagg*

**HMFA #2827 – CLIFTON MAIN MEWS / HMFA #3257- CLIFTON MAIN MEWS II – APPROVAL OF CAPITAL IMPROVEMENTS ASSISTANCE PROGRAM (CIAP) SUBORDINATE MORTGAGE LOANS - ITEM 5C**

*Paulette Sibblies – Flagg moved and Robert Shaughnessy seconded.* 1. Approval of a Capital Improvements Assistance Program (CIAP) subordinate mortgage loan, in an amount not to exceed \$426,934, to Clifton Main Mews, LLC, regarding Clifton Main Mews, HMFA #2827 and a CIAP subordinate mortgage loan, in an amount not to exceed \$513,066, to Clifton Main Mews II, LLC regarding Clifton Main Mews II, HMFA #3257, to finance needed physical improvements and related soft costs consistent with program guidelines. 2. Approval for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to amend the lists of capital improvements for other capital needs of the developments or to reallocate any remaining funds to the Repair and Replacement accounts. 3. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**REGULATORY AFFAIRS**

**HMFA #1456 –OAKVIEW APARTMENTS– APPROVAL OF THE SALE OF PROJECT – ITEM 6A**

*Robert Shaughnessy moved and Dorothy Blakeslee seconded.* 1. Board approval of the transfer of ownership of the Oakview Apartments project, HMFA #1456 from Oakview Apartments, LLC to Radiant Oakview Apartments, LLC. 2. Authorization for the Executive Director, Chief Financial Officer, the Chief of Legal and Regulatory Affairs and the Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*



**CAPITAL MARKETS**

**HMFA #07714 –CHERRY GARDEN APARTMENTS– APPROVAL OF CONDUIT NOTE DOCUMENTS – ITEM 7A**

*Aimee Manocchio Nason moved and Dorothy Blakeslee seconded.* Approval of the attached Resolution Authorizing and Directing the Execution, Delivery, Issuance and Sale of the New Jersey Housing and Mortgage Finance Agency’s Multifamily Tax-Exempt Conduit Revenue Bonds (Cherry Garden Apartments), Series 2021-B (the “Resolution”) under the Agency’s Multifamily Conduit Bond Program in a Principal Amount Not to Exceed \$45,235,200 and Authorizing and Approving the Execution and Delivery of a Trust Indenture and Related Instruments; and Authorizing Other Matters in Connection Therewith.

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**HMFA #07713 –MORRISTOWN SENIOR VILLAGE - APPROVAL OF CONDUIT NOTE DOCUMENTS – ITEM -7B**

*Paulette Sibblies- Flagg moved and Robert Shaughnessy seconded.* Approval of the attached Resolution Authorizing and Directing the Execution, Delivery, Issuance and Sale of the New Jersey Housing and Mortgage Finance Agency’s Multifamily Conduit Revenue Note (Morristown Senior Village Project), in an aggregate principal amount not to exceed \$38,052,000; and Authorizing and Approving the Execution and Delivery of a Funding Loan Agreement, a Project Loan Agreement, and Related Documents and Authorizing Other Matters in Connection Therewith (the “Resolution”).

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**APPROVAL OF THE POOLED MULTIFAMILY BONDS – ITEM -7C**

*Aimee Manocchio Nason moved and Dorothy Blakeslee seconded.* Approval of the attached New Jersey Housing and Mortgage Finance Agency Series Resolution Authorizing the Issuance of Not to Exceed \$150,000,000 New Jersey Housing and Mortgage Finance Agency Multi-Family Revenue Bonds, 2021 Series (the “2021 Series Resolution”).

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**OTHER BUSINESS**

**APPROVAL OF CANDICE M ALFONSO AS AN ASSISTANT SECRETARY AND ASSISTANT TREASURER – ITEM -8A**

*Robert Shaughnessy moved and Paulette Sibblies-Flagg seconded.* Appointment of Candice M. Alfonso, Chief of Staff, as an Assistant Secretary and an Assistant Treasurer of the New Jersey Housing and Mortgage Finance Agency.

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**APPROVAL TO ACCEPT AND ADMINISTER PROJECT RENTAL ASSISTANCE FUNDS FROM HUD'S SECTION 811 PROGRAM– ITEM -8B**

*Dorothy Blakeslee moved and Robert Shaughnessy seconded.* 1. Authorization for the Executive Director, Chief of Legal and Regulatory Affairs or the Chief of Multifamily Programs to enter into a Cooperative Agreement, in consultation with the Office of the Attorney General, on behalf of the New Jersey Housing and Mortgage Finance Agency (“NJHMFA”) with the US Department of Housing and Urban Development (“HUD”) for the Frank Melville Supportive Housing Investment Act of 2010, Project Rental Assistance of Section 811 Supportive Housing for Persons with Disabilities Program. 2. Authorization for NJHMFA to receive and administer 100 Project Rental Assistance (PRA) vouchers representing a total of \$6,878,923 for the term of the FY 2019 Section 811 PRA Award. 3. Authorization for the Executive Director to take any and all steps necessary to implement the actions set forth above.

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**RESOLUTION OF APPRECIATION FOR FRANK TUCCI – ITEM -8C**

*Robert Shaughnessy moved and Paulette Sibblies- Flagg seconded.*

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**MOTION TO ADJOURN**

*Dorothy Blakeslee moved and Robert Shaughnessy seconded a Motion to Adjourn at 10:55 a.m.*

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, 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*

January 25, 2021

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

Dear Executive Director Walter:

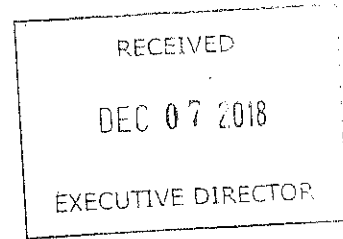
Please accept this letter as notification that Sean Thompson will serve as my alternate at the NJHMFA Meetings.

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*

SHEILA OLIVER  
*Lt. Governor*

MARLENE CARIDE  
*Commissioner*

RICHARD MUMFORD  
*Acting Director of Banking*

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

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



**MINUTES OF THE 490<sup>th</sup> TELECONFERENCE  
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Dorothy Blakeslee

HMFA STAFF  
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OTHERS  
PRESENT:

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

MEMBERS  
OF THE PUBLIC:

Tricia Gasparine Chiesa Shahinian & Giantomasi PC  
Charlie Katovelli, Burlington County

- \* Letter of December 4, 2018 designating Sean Thompson to represent Lieutenant Governor Sheila Y. Oliver, Commissioner, DCA Attorney General
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- \*\*\*\*\* Letter of April 9, 2021 designating Eric Kaufmann to represent Sarah Adelman, Acting Commissioner, Department of Human Services

The following Single Family Item2A (Approval to Enter Into Contract with NeighborWorks for the Housing Stability Program) has been excepted from the November 4, 2021 board meeting and submitted for early approval.

**APPROVAL TO ENTER INTO A CONTRACT WITH NEIGHBORWORKS AMERICA FOR THE HOUSING STABILITY PROGRAM -ITEM 2A**

*Aimee Manocchio Nason moved and Dorothy Blakeslee seconded.* 1. Approval for the Executive Director or her designee to enter into the Housing Stability Counseling Program (“HSCP”) Grant Agreement, in substantially final form as attached hereto, in consultation with the Attorney General’s Office, between Neighborhood Reinvestment Corporation, d/b/a NeighborWorks America (“NW”) and the New Jersey Housing and Mortgage Finance Agency (the “Agency”), in order to accept grant funds from NW in the amount of \$2,858,550 for housing stability counseling. 2. Approval for the Executive Director to do all things, to take all actions, and to execute and deliver all agreements, certificates, instruments and other documents necessary in connection with the NeighborWorks America Housing Stability Counseling Program.

*Aye – Lieutenant Governor Sheila Oliver, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann*

*Nay – None*

*Abstained- None*



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101 SOUTH BROAD STREET  
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**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.

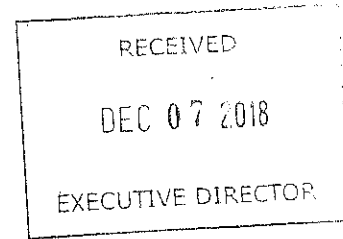
Sincerely,

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*

SHEILA OLIVER  
*Lt. Governor*

MARLENE CARIDE  
*Commissioner*

RICHARD MUMFORD  
*Acting Director of Banking*

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

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