

**MINUTES OF THE 491st TELECONFERENCE
BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
December 16, 2021**

- MEMBERS:
- * Sean Thompson, Director of Planning, DCA (representing Lieutenant Governor Sheila Y. Oliver, Commissioner, DCA)
 - ** Aimee Manocchio Nason, Deputy Attorney General, Division of Law, (representing Andrew Bruck, 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
Zenon Christodoulou
Stanley Weeks

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 M. 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
Jim Peasco , Senior Legal Research Analyst II
Matthew Gelman, General Services Assistant III
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
Katone Glover, Assistant Director of Servicing
Theresa Fink, Director of Finance
Tracy Gilliam, Accountant II
Julianne Reese, Assistant Director of Finance
Thomas Fenton, Bond Analyst I
Leticia Jordan , Accountant II
Robert Dippold, Insurance Coordinator
Edward Chersevani, Senior Accountant II
Amy Palmer, Head of Marketing and Communications
Elena Ocana, Accountant II
Robert Strycharski, Assistant Director of SF Program Funding
Jaime Ding, Policy and Programs Analyst
Marcello Vincelli Joma, Junior Accountant

**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
Vladimir Palma, Deputy Attorney General, Attorney General's Office

**MEMBERS
OF THE PUBLIC:**

Charlie Kravotil, Policy and Programs Analyst
Commissioner, Housing Authority City of Paterson

- * 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

December 16, 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 December 10, 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 NOVEMBER 4, 2021 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.

Robert Shaughnessy moved and Dorothy Blakeslee seconded. 1. Approval of the Public Session Minutes of the November 4, 2021 Teleconference Meeting of the HMFA Board

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann

Nay – None

Abstained- Stanley Weeks, Zenon Christodoulou

SINGLE FAMILY

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

Aimee Manocchio – Nason moved and Stanley Weeks seconded. 1. Approval by the New Jersey Housing and Mortgage Finance Agency (“Agency”) of program guidelines in substantially the forms attached hereto, for the full versions of the Emergency Rescue Mortgage Assistance (“ERMA”) Program and the HAF Housing Counseling Program, utilizing funds allocated from the United States Department of the Treasury’s (“U.S. Treasury”) Homeowner Assistance Fund (“HAF”). 2. Approval to utilize up to \$293,369,274.90 of the HAF allocation, which includes \$269,070,982 to fund the ERMA Program, \$8 million to fund the HAF Housing Counseling Program and administrative expenses. 3. Authorization for the Executive Director and Managing Director of Single Family to approve any amendments or to correct errors in or clarify the Program Guidelines, so long as such amendments do not result in a change in policy or implementation of the Program Guidelines as currently approved. Any amendments that would change the underlying policy or implementation of the Program Guidelines from the form in which it is presented at this meeting shall remain subject to Agency Board approval.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

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

Robert Shaughnessy moved and Paulette Sibblies – Flagg seconded. 1. Approval of and authorization for the New Jersey Housing and Mortgage Finance Agency (“Agency”) to enter into a Memorandum of Understanding (“MOU”) by and between the New Jersey Department of Community Affairs (“DCA”) and the Agency in consultation with the Office of the Attorney General, in order to receive the remaining State’s allocated American Rescue Plan Act of 2021 - Homeowner Assistance Fund (“HAF”) moneys for the purpose of implementing programs to help homeowners mitigate financial hardships associated with the COVID-19 Pandemic. 2. Authorization for the Executive Director to execute and deliver the revised MOU, provided that the Executive Director is hereby authorized, with the advice of the Office of the Attorney General, to make such changes and insertions to and omissions from such form of the MOU as the Executive Director may deem appropriate. 3. Authorization for the Executive Director, in consultation with the Office of the Attorney General, to take any and all actions necessary and execute any and all documents necessary to effectuate the terms of the MOU between the DCA and the Agency.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

APPROVAL OF AMENDMENTS TO THE SELLER’S GUIDE - ITEM 2C

Dorothy Blakeslee moved and Stanley Weeks seconded. 1. Approval of revisions to the New Jersey Housing and Mortgage Finance Agency Mortgage Program Policy and Procedures for Participating Lenders (the “Participating Lender’s Guide”) in the form attached hereto. 2. Authorization is requested for the Executive Director to approve updates to spelling, punctuation, placement of text and adjustments to the order or numbering of sections of these documents, for the purposes of providing clarity or improved organization to the documents.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

APPROVAL TO ENTER INTO CONTRACT WITH VENDOR FOR CLOSING SERVICES - ITEM 2D

Dorothy Blakeslee moved and Robert Shaughnessy seconded. 1. Approval for the Executive Director or her designee to enter into a contract with selected title agencies for the provision of closing services for the State's Homeowner Assistance Fund ("HAF") program, The Emergency Rescue Mortgage Assistance Program ("ERMA"). 2. Authorization for the Executive Director or her designee to take all actions and to execute and deliver all agreements, certificates, instruments and other documents necessary to enter into the services contract for closing and title search services for the HAF programs.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

SUPPORTIVE HOUSING

HMFA #07700 – CHATHAM NOUVELLE SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3A

Stanley Weeks moved and Paulette Sibblies- Flagg seconded. 1. Approval of a mortgage commitment for an estimated \$500,000 in construction and permanent financing from the from the Special Needs Housing Subsidy Loan Program Fund (“SNHSLP”) for a project known as Chatham Nouvelle Supportive Housing, HMFA #07700 (the “Project”), upon the terms and conditions set forth below.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

HMFA #07701 – RIVER ROAD SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3B

Dorothy Blakeslee moved and Robert Shaughnessy seconded. 1. Approval of a mortgage commitment for an estimated \$500,000 in construction and permanent financing from the Agency Special Needs Housing Subsidy Loan Program (“SNHSLP”) for a project known as River Road Supportive Housing, HMFA #07701 (the “Project”), upon the terms and conditions set forth below.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

MULTI FAMILY –FOUR PERCENT TAX CREDIT CONDUIT

HMFA #07729 – DELSEA VILLAGE –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 4A

Paulette Sibblies- Flagg moved and Aimee Manocchio-Nason seconded. 1. Approval of a mortgage commitment for an estimated \$15,000,000 in permanent financing from the Agency’s Conduit Bond Financing Program for a project known as Delsea Village, HMFA #07729 (the “Project”), upon the terms and conditions set forth below. 2. Subordination of the Agency’s prepayment Deed Restriction and Regulatory Agreement during the term of the new Agency financing, as applicable. 3. Authorization for the Executive Director or any Agency Chief to execute any and all documents necessary to effectuate the above actions.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

HMFA #07761 – MANAHAN VILLAGE –APPROVAL OF A DECLARATION OF INTENT - ITEM 4B

Dorothy Blakeslee moved and Aimee Manocchio-Nason 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 \$47,760,000 in construction and permanent financing for a project known as Manahan Village, HMFA #07761 (the “Project”). Approval of this "Declaration of Intent" is intended to establish for tax purposes the eligibility for reimbursement with the proceeds of the Bonds of certain costs paid prior to the issuance of the Bonds (the “Original Expenditures”) associated with pre-bond sale and development work on the Project. By this action, the Board expresses its present intent to issue the Bonds for the Project and its reasonable expectation that it will reimburse Original Expenditures with proceeds of the Bonds, and declares its intent that the Declaration of Intent be determined to be a declaration of official intent under Treas. Reg. Section 1.150-2 (the “Reimbursement Regulations”) promulgated under the Internal Revenue Code of 1986, as amended (the “Code”).

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

Nay – None

Abstained- Stanley Weeks

HMFA #07720 – HAMILTON SQUARE –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 4C

Robert Shaughnessy moved and Stanley Weeks seconded. 1. Approval of a mortgage commitment for an estimated \$10,200,000 in construction only financing from the Conduit Bond Program for a project known as Hamilton Square, HMFA #7720 (the “Project”), upon the terms and conditions set forth below.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

HMFA #07710 – ARLINGTON –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 4D

Paulette Sibblies-Flagg moved and Dorothy Blakeslee seconded. 1. Approval of a mortgage commitment for an estimated \$25,241,000 in construction and permanent financing from the Agency Conduit Bond Program for a project known as Arlington, HMFA #07710 (the “Project”), upon the terms and conditions set forth below. 2. Agency approval of the transfer of 100% ownership interest in the Arlington House project, HMFA #495 from Lighthouse Arlington, LLC (the “Seller”) to OAHS Arlington, LLC (the “Buyer”). 3. Approval of a waiver from the Agency’s Required Payment and Repayments Regulation at N.J.A.C. 5:80-5.9(a)(1), pursuant to N.J.A.C. 5:80-19.1, to preserve the long-term affordability of the Project. 4. Subordination of the Agency’s prepayment Deed Restriction and Regulatory Agreement during the term of the new Agency financing, as applicable. 5. Authorization for the Executive Director or any Agency Chief to execute any and all documents necessary to effectuate the above actions.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

MULTI FAMILY –FOUR PERCENT TAX CREDIT

**HMFA #07719 – GREATER PATERSON DEVELOPMENT –APPROVAL OF A
DECLARATION OF INTENT - ITEM 5A**

Stanley Weeks moved and Paulette Sibblies-Flagg 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 \$31,790,000 in construction and permanent financing for a project known as Greater Paterson Development, HMFA #07719 (the “Project”). Approval of this "Declaration of Intent" is intended to establish for tax purposes the eligibility for reimbursement with the proceeds of the Bonds of certain costs paid prior to the issuance of the Bonds (the “Original Expenditures”) associated with pre-bond sale and development work on the Project. By this action, the Board expresses its present intent to issue the Bonds for the Project and its reasonable expectation that it will reimburse Original Expenditures with proceeds of the Bonds, and declares its intent that the Declaration of Intent be determined to be a declaration of official intent under Treas. Reg. Section 1.150-2 (the “Reimbursement Regulations”) promulgated under the Internal Revenue Code of 1986, as amended (the “Code”).

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flag, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

HMFA #07718 – CHRISTOPHER COLUMBUS TOWNHOMES – APPROVAL OF A DECLARATION OF INTENT - ITEM 5B

Dorothy Blakeslee 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 \$27,151,000 in construction and permanent financing for a project known as Christopher Columbus Townhomes, HMFA #07718 (the “Project”). Approval of this "Declaration of Intent" is intended to establish for tax purposes the eligibility for reimbursement with the proceeds of the Bonds of certain costs paid prior to the issuance of the Bonds (the “Original Expenditures”) associated with pre-bond sale and development work on the Project. By this action, the Board expresses its present intent to issue the Bonds for the Project and its reasonable expectation that it will reimburse Original Expenditures with proceeds of the Bonds, and declares its intent that the Declaration of Intent be determined to be a declaration of official intent under Treas. Reg. Section 1.150-2 (the “Reimbursement Regulations”) promulgated under the Internal Revenue Code of 1986, as amended (the “Code”).

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

CAPITAL MARKETS

HMFA #07703 – AMITY HEIGHTS APARTMENTS – APPROVAL OF CONDUIT NOTE DOCUMENTS – ITEM 6A

Aimee Manocchio Nason moved and Dorothy Blakeslee seconded. 1. 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 Bonds (Amity Heights), Series 2022 A under the Agency’s Multi-Family Conduit Bond Program in a principal amount not to exceed \$30,600,000 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 – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

**GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (GNMA) – APPROVAL
TO AMEND, EXECUTE AND DELIVER AN UPDATED FORM HUD-11702 – ITEM-
6B**

Robert Shaughnessy moved and Paulette Sibblies-Flagg seconded. 1. Approval to amend, execute and deliver an updated Form HUD-11702, Resolution of Board of Directors and Certificate of Authorized Signatures (the “HUD-11702”) for the Agency’s participation in the Government National Mortgage Association (“Ginnie Mae”) Mortgage-Backed Securities program, in the form attached hereto, for the purpose of updating Agency staff information.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

REGULATORY AFFAIRS

APPROVAL OF THE ADOPTION OF AMENDMENTS TO HMFA'S TENANT SELECTION STANDARD RULES AT N.J.A.C. 5:80-7 – ITEM 7A

Dorothy Blakeslee moved and Stanley Weeks seconded. 1. Approval of the adoption of amendments to HMFA's Tenant Selection Standards rules at N.J.A.C. 5:80-7. 2. Authorization for staff to submit to the Office of Administrative Law (OAL) an adoption notice substantially in form and content as attached hereto for publication in the New Jersey Register.

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

Nay – None

Abstained- Paulette Sibblies-Flagg

**HMFA #1352 – KING PLAZA – APPROVAL OF THE TRANSFER OF INTEREST
WITHIN THE GENERAL PARTNER – ITEM 7B.**

Aimee Manocchio Nason moved and Dorothy Blakeslee seconded. 1. Board approval of the transfer of ownership of a portion of the interests held by Eduardo Trujillo and Xiomara Menza (the “Sellers”) in King Plaza, L.L.C., the general partner of K.P. Residential, L.P., the owner of King Plaza Apartments (the “Project”), to 5 Trusts established by the Sellers as set forth below. 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 – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

FINANCE

APPROVAL OF THE AGENCY'S FISCAL YEAR 2022 BUDGET – ITEM 8A

Robert Shaughnessy moved and Aimee Manocchio Nason seconded. 1. Approval of the Fiscal Year 2022 Budget by the Agency Board.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Stanley Weeks

Nay – None

Abstained- Zenon Christodoulou

OTHER BUSINESS

APPROVAL TO ENTER INTO A DATA USE AGREEMENT WITH RUTGERS CSHP – ITEM -9A

Paulette Sibblies – Flagg moved and Dorothy Blakeslee seconded. 1. Authorization for NJHMFA to enter into a data use agreement (DUA) with Rutgers Center for State Health Policy (CSHP). The agreement would allow CSHP to link data from the NJHMFA/Homeless Management Information System (HMIS) data base with Medicaid data from the NJ Division of Medical Assistance and Health Services (DMAHS) within the NJ Department of Human Services.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

OTHER BUSINESS

RESOLUTION OF APPRECIATION FOR THERESA FINK – ITEM -9B

Robert Shaughnessy moved and Aimee Manocchio Nason seconded.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

RESOLUTION OF APPRECIATION FOR QUETCY WORTHY – ITEM -9C

Aimee Manocchio Nason moved and Dorothy Blakeslee seconded.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

Nay – None

Abstained- None

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

MOTION TO ADJOURN

Robert Shaughnessy moved and Dorothy Blakeslee seconded a Motion to Adjourn at 11:06 a.m.

Aye – Sean Thompson, Robert Shaughnessy, Paulette Sibblies- Flagg, Aimee Manocchio Nason, Dorothy Blakeslee, Eric Kaufmann, Zenon Christodoulou, Stanley Weeks

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.

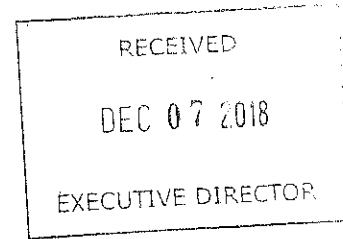
Sincerely,

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, 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