

**MINUTES OF THE 497th TELECONFERENCE
BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
July 18, 2022**

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 Matthew J. Platkin, Acting Attorney General)
 **** Paulette Sibblies -Flagg, Administrator of Accreditation, Department of Banking and Insurance (representing Marlene Caride, Commissioner, Department of Banking and Insurance)
 ***** Elisa Neira, Deputy Commissioner Department of Human Services

Dorothy Blakeslee
Stanley Weeks

HMFA STAFF
PRESENT:

Laura Shea, Chief of Legal and Regulatory Affairs
Deb Urban, Chief of Multifamily Programs
John Murray, Chief Financial Officer
Jeanette Nieves, Executive Board Secretary
Donna Spencer –Director of Multifamily Programs
Jonathan Sternesky, Manager of Policy and Legislative Affairs
Matthew Gelman, General Services Assistant III
Rosy Dafonseca, Assistant Director of Multifamily/Supported Housing and Lending
Jamie Ding, Policy and Programs Analyst
Jennifer Linett, Director of Loan Closings
Teresa White, Assistant Director of Risk Management & Special Program Administrator
Andrea Baverov, Manager of Credit and Delinquent Assets
Stephen Madsen, Research Coordinator
Hanna Adkins, Paralegal II

OTHERS
PRESENT:

Dorian Smith, Assistant Counsel, Governor’s Authority Unit
Melisa Easaw, Deputy Attorney General, Attorney General’s Office
Alyson Cofran, Deputy Attorney General, Attorney General’s Office
George Loeser, Deputy Attorney General, Attorney General’s Office
Vladimir Palma, Deputy Attorney General, Attorney General’s Office

MEMBERS
OF THE PUBLIC:

Stu Portney, The Metro Company, LLC
Mark Gioso, Consultant, Affordable Housing Financing

- * 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 Matthew J. Platkin, Acting Attorney General
- *** Letter of January 17, 2020 designating Paulette Sibblies – Flagg to represent Marlene Caride, Commissioner, Department of Banking and Insurance
- **** Letter of November 2, 2018 designating Elisa Neira to represent Sarah Adelman, Commissioner, Department of Human Services

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 on July 12, 2022 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 JUNE 30, 2022 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.

Aimee Manocchio-Nason moved and Stanley Weeks seconded. 1. Approval of the Public Session Minutes of the June 30, 2022 Teleconference Meeting of the HMFA Board

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks

Nay – None

Abstained- None

MULTIFAMILY

HMFA #07786 – YORK VILLAGE WEST – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2A

Aimee Manocchio – Nason moved and Paulette Sibblies-Flagg seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below. 2. Approval to exempt the AHGS loan from certain sections of NJSA 55:14k-6, -7, and -8 pursuant to N.J.S.A. 55:14k-5.4 as detailed below.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies-Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks
Nay – None
Abstained- None

HMFA #07785 – YORK VILLAGE EAST – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2B

Stanley Weeks moved and Dorothy Blakeslee seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below. 2. Approval to exempt the AHGS loan from certain sections of NJSA 55:14k-6, -7, and -8 pursuant to N.J.S.A. 55:14k-5.4 as detailed below.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies-Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks
Nay – None
Abstained- None

HMFA #07790 – SADDLE RIVER FAMILY – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2C

Dorothy Blakeslee moved and Paulette Sibblies-Flagg seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below. 2. Approval to exempt the AHGS loan from certain sections of NJSA 55:14k-6, -7, and -8 pursuant to N.J.S.A. 55:14k-5.4 as detailed below.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies-Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks
Nay – None
Abstained- None

HMFA #07792 – STIRLINGSIDE RESIDENCES– APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2D

Stanley Weeks moved and Dorothy Blakeslee seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below. 2. Approval to exempt the AHGS loan from certain sections of NJSA 55:14k-6, -7, and -8 pursuant to N.J.S.A. 55:14k-5.4 as detailed below.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks

Nay – None

Abstained- None

HMFA #03526 – MOUNT LAUREL HOUSING AKA FAIR SHARE – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2E

Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks

Nay – None

Abstained- None

HMFA #03405 – APARTMENTS AT WARREN – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2F

Aimee Manocchio Nason moved and Dorothy Blakeslee seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks

Nay – None

Abstained- None

HMFA #03418 – CONCORD STREET RESIDENCES – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2G

Paulette Sibblies-Flagg moved and Dorothy Blakeslee seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below.

*Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flag, Dorothy Blakeslee, Elisa Neira, Stanley Weeks
Nay – None
Abstained- None*

HMFA #03428 – SOUTH BRUNSWICK-MIXED INCOME – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2H

Aimee Manocchio-Nason moved and Stanley Weeks seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below.

*Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flag, Dorothy Blakeslee, Elisa Neira, Stanley Weeks
Nay – None
Abstained- None*

HMFA #03513 – HOLMDEL FAMILY APARTMENTS – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2I

Dorothy Blakeslee moved and Paulette Sibblies-Flagg seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below.

*Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flag, Dorothy Blakeslee, Elisa Neira, Stanley Weeks
Nay – None
Abstained- None*

HMFA #03485 – TAVISTOCK AT WOOLWICH – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2J

Staley Weeks moved and Dorothy Blakeslee seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks

Nay – None

Abstained- None

HMFA #03519 – GERARD’S RIVERVIEW – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2K

Paulette Sibblies- Flagg moved and Dorothy Blakeslee seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks

Nay – None

Abstained- None

HMFA #03504 – HENDERSON ROAD PHASE II SUPPORTIVE HOUSING – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2L

Aimee Manocchio-Nason moved and Stanley Weeks seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks

Nay – None

Abstained- None

HMFA #03482 – MAPLE SHADE SENIOR – APPROVAL OF A SUBSIDY MORTGAGE LOAN COMMITMENT FROM THE AFFORDABLE HOUSING GAP SUBSIDY PROGRAM - ITEM 2M

Dorothy Blakeslee moved and Paulette Sibblies-Flagg seconded. Approval of a subsidy mortgage loan commitment from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth below.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flag, Dorothy Blakeslee, Elisa Neira, Stanley Weeks
Nay – None
Abstained- None

CAPITAL IMPROVEMENTS ASSISTANCE PROGRAM

APPROVAL OF REVISIONS TO THE CAPITAL IMPROVEMENTS ASSISTANCE PROGRAM (CIAP) GUIDELINES - ITEM 3A

Aimee Manocchio-Nason moved and Dorothy Blakeslee seconded. 1. Approval to amend the Capital Improvements Assistance Program (CIAP) Guidelines 2. Authorization for the Executive Director and the Chief Financial Officer to approve amendments to correct errors in or clarify the Guidelines, so long as such amendments do not result in a change in policy or implementation of the Guidelines as currently approved. Any amendments that would change the underlying policy or implementation of the Guidelines from the form in which it is now presented shall remain subject to Agency Board approval. 3. Authorization for the Executive Director, the Chief of Programs, the Chief Financial Officer, the Chief of Legal and Regulatory Affairs, in consultation with the Attorney General’s Office, to execute any and all documents necessary to effectuate the above actions.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flag, Dorothy Blakeslee, Elisa Neira, Stanley Weeks
Nay – None
Abstained- None

HMFA #2908 – PARKERS VIEW- APPROVAL OF A MODIFICATION TO THE CAPITAL IMPROVEMENTS ASSISTANCE PROGRAM SUBORDINATE MORTGAGE LOAN - ITEM 3B

Dorothy Blakeslee moved and Paulette Sibblies-Flagg seconded. 1. Approval of a modification of the Capital Improvement Assistance Program (CIAP) subsidy loan commitment for a project known as Parkers View, HMFA #2908 (the “Project”), upon the terms and conditions set forth below. 2. Approval for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to amend the list of capital improvements for other capital needs of the Project 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 – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks

Nay – None

Abstained- None

HMFA #7802 – OAKS AT WESTMINSTER- APPROVAL OF A MODIFICATION TO THE CAPITAL IMPROVEMENTS ASSISTANCE PROGRAM SUBORDINATE MORTGAGE LOAN - ITEM 3C

Aimee Manocchio-Nason moved and Stanley Weeks seconded. 1. Approval of a modification of the Capital Improvement Assistance Program Loan (CIAP) subsidy loan commitment for a project known as Oaks at Westminster, HMFA #7802 (the “Project”), upon the terms and conditions set forth below. 2. Approval for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to amend the list of capital improvements for other capital needs of the Project 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 – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks

Nay – None

Abstained- None

HMFA #7801 – WESTMINSTER HEIGHTS- APPROVAL OF A MODIFICATION TO THE CAPITAL IMPROVEMENTS ASSISTANCE PROGRAM SUBORDINATE MORTGAGE LOAN - ITEM 3D

Dorothy Blakeslee moved and Aimee Manocchio Nason seconded. 1 Approval of a modification of the Capital Improvement Assistance Program (CIAP) subsidy loan commitment for a project known Westminster Heights, HMFA #7801 (the “Project”), as upon the terms and conditions set forth below. 2. Approval for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to amend the list of capital improvements for other capital needs of the Project 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 – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks

Nay – None

Abstained- None

HMFA #2911 – PARKERS WALK- APPROVAL OF A MODIFICATION TO THE CAPITAL IMPROVEMENTS ASSISTANCE PROGRAM SUBORDINATE MORTGAGE LOAN - ITEM 3E

Dorothy Blakeslee moved and Stanley Weeks seconded. 1. Approval of a modification of the Capital Improvement Assistance Program (CIAP) subsidy loan commitment for a project known Parkers Walk, HMFA #2911 (the “Project”), upon the terms and conditions set forth below. 2. Approval for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, and/or Chief of Multifamily Programs to amend the list of capital improvements for other capital needs of the Project 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 – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, Stanley Weeks

Nay – None

Abstained- None

We will now move on to the OTHER BUSINESS portion of the agenda.

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

MOTION TO ADJOURN

Dorothy Blakeslee moved and Aimee Manocchio-Nason seconded a Motion to Adjourn at 2:33 p.m.

Aye – Sean Thompson, Aimee Manocchio-Nason, Paulette Sibblies- Flagg, Dorothy Blakeslee, Elisa Neira, 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:

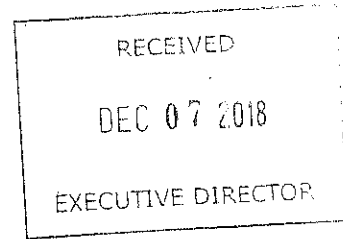
Please accept this letter as notification that Sean Thompson will serve as my alternate at the NJHMFA Meetings.

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
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, telephone (609) 940-7347.

Very truly yours,

Marlene Caride
Commissioner

cc: Richard Mumford, Acting Director of Banking
Paulette Sibblies-Flagg, Division of Banking



**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

November 2, 2018

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

Dear Mr. Richman:

Please be advised that I have designated Elisa Neira as the Department of Human Services' representative for the New Jersey Housing and Mortgage Finance Agency Board. Should Ms. Neira not be available, Steve Shultz will serve as the alternate.

Meeting materials should be sent to the following mailing address:

Elisa Neira
NJ Department of Human Services
P.O. Box 700
Trenton, New Jersey 08625
609-984-5550 – Office
Elisa.Neira@dhs.state.nj.us

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

Sincerely,

A handwritten signature in blue ink, appearing to read "Carole Johnson".

Carole Johnson
Acting Commissioner

CJ/lk

c: Jill Shortway Ippolito
Elisa Neira
Steven Shultz
Lynn Kotch