

**MINUTES OF THE 489<sup>th</sup> TELECONFERENCE  
BOARD MEETING  
OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY  
September 23, 2021**

- MEMBERS:
- \* Sean Thompson, Director, Office of Local Planning Services, DCA  
(representing Lt. Governor Sheila Y. Oliver, Commissioner, DCA)
  - \*\* Susan Fischer, 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)

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  
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  
Rosy Dafonseca, Assistant Director of Multifamily  
Teresa White, Manager of Portfolio Control  
Jennifer Linett, Director of L  
Stephen Madsen, Research Coordinator  
Jordan Moskowitz, Managing Director of Single Family Programs  
Gloria Mehnert, Senior Paralegal  
Mary Miller, Director of Operations

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:

- \* 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 Susan Fischer 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, Commissioner, Department of Human Services

September 23, 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 September 16, 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.

**Item 2c (Approval of the Homeowner’s Assistance Fund Program Guidelines) has been pulled from today’s agenda**

**APPROVAL OF MINUTES**

**APPROVAL OF THE PUBLIC SESSION MINUTES OF THE AUGUST 12, 2021 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.**

*Dorothy Blakeslee moved and Robert Shaughnessy seconded.* 1. Approval of the Public Session Minutes of the August 12, 2021 Special Teleconference Meeting of the HMFA Board

*Aye – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

**SINGLE FAMILY**

**Single Family Items 2A (Approval to Enter Into Contract with the Underwriting Vendor for the Homeowners Assistance Fund Program) and Item 2B (Approval to Enter Into Contracts with the Housing Counseling Agencies for the New Jersey Housing Counseling Program) have been submitted separately for early approval**

**APPROVAL OF THE HOMEOWNER’S ASSISTANCE FUND PROGRAM GUIDELINES - ITEM 2C**

**ITEM PULLED**

**SUPPORTIVE HOUSING**

**HMFA # 07702 - HILLSIDE AVENUE SUPPORTIVE HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT -ITEM 3A**

*Dorothy Blakeslee moved and Paulette Sibblies – Flagg seconded* Approval of a mortgage 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 Hillside Avenue Supportive Housing, HMFA #07702 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

**HMFA #07712 – SALEM ROAD SUPPORTIVE HOUSING –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3B**

*Robert Shaughnessy moved and Dorothy Blakeslee seconded* Approval of a subsidy mortgage 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 Salem Road Supportive Housing, HMFA #07712 (the “Project”), upon the terms and conditions set in the RFA.

*Aye – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

**MULTI FAMILY –FOUR PERCENT TAX CREDIT CONDUIT**

**HMFA #03398 – THE PLACE AT MARLBORO –APPROVAL OF A MODIFICATION TO THE EXPIRATION DATE - ITEM 4A**

*Paulette Sibblies – Flagg moved and Dorothy Blakeslee seconded* Approval of a mortgage modification of the commitment for a project known as The Place at Marlboro, HMFA #03398 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

**HMFA #07729 – DELSEA VILLAGE –APPROVAL OF A DECLARATION OF INTENT - ITEM 4B**

*Robert Shaughnessy 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 \$15,195,000 in permanent financing for a project known as Delsea Village, HMFA #07729 (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, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

**HMFA #07714 – CHERRY GARDEN APARTMENTS –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 4C**

*Paulette Sibblies- Flagg moved and Stanley Weeks seconded* Approval of a mortgage commitment for an estimated \$37,696,000 in construction and permanent financing from the Agency Conduit Bond Program for a project known as Cherry Garden Apartments HMFA #07714 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

**HMFA #07720 – HAMILTON SQUARE –APPROVAL OF A DECLARATION OF INTENT - ITEM 4D**

*Stanley Weeks 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 \$11,821,000 in construction only financing for a project known as Hamilton Square, HMFA #07720 (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, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

**MULTI FAMILY –FOUR PERCENT TAX CREDIT**

**HMFA #07713 – MORRISTOWN SENIOR VILLAGE –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5A**

*Robert Shaughnessy moved and Paulette Sibblies – Flagg seconded* Approval of a mortgage commitment for an estimated \$31,710,000 in construction and permanent financing from the Agency Conduit Bond Program for a project known as Morristown Senior Village, HMFA #07713 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee*

*Nay – None*

*Abstained- Stanley Weeks*

**MULTI FAMILY –NINE PERCENT TAX CREDIT**

**HMFA #03466 – LITTLE FERRY SENIOR –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 6A**

*Dorothy Blakeslee moved and Stanley Weeks seconded* 1. Approval of a mortgage recommitment for an estimated \$6,060,000 in permanent financing from the Agency’s Revenue Bond Financing Program for a project known as Little Ferry Senior Housing, HMFA #03466 (the “Project”), upon the terms and conditions set forth below. 2. Approval of a subsidy mortgage recommitment for an estimated \$1,700,000 in permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) for the Project, upon the terms and conditions set forth in the RFA.

*Aye – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

## **REGULATORY AFFAIRS**

### **HMFA #1387 –DELSEA VILLAGE– APPROVAL OF THE SALE OF PROJECT – ITEM 7A**

*Robert Shaughnessy moved and Dorothy Blakeslee seconded.* 1. Board approval of the transfer of ownership of the Delsea Village Apartments project, HMFA #138 from DV Apartments, L.P. to Delsea Village, 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 – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

## **CAPITAL MARKETS**

### **HMFA #07711 –ESSEX PLAZA ONE– APPROVAL OF CONDUIT NOTE DOCUMENTS – ITEM 8A**

*Stanley Weeks 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 (Essex Plaza One), in an aggregate principal amount not to exceed \$96,600,000, authorizing the approval of a Funding Loan Agreement, a Project Loan Agreement and related documents in connection with the contemplated issuance, and authorizing other matters in connection therewith (the “Resolution”).

*Aye – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

### **HMFA #03530 –BROWNS WOODS - APPROVAL OF CONDUIT NOTE DOCUMENTS – ITEM - 8B**

*Dorothy Blakeslee 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 Bonds (Browns Woods Apartments Project), Series 2021 A under the Agency’s Multi-Family Conduit Bond Program in a principal amount not to exceed \$14,750,000 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, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

**OTHER BUSINESS**

**MOTION TO ADJOURN**

*Robert Shaughnessy moved and Dorothy Blakeslee seconded a Motion to Adjourn at 10:38 a.m.*

*Aye – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, 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*

ANDREW J. BRUCK  
*Acting Attorney General*

August 31, 2021

The Honorable Sheila Y. Oliver  
Chair  
New Jersey Housing and Mortgage Finance Agency  
637 South Clinton Avenue  
P.O. Box 18550  
Trenton, New Jersey 08650-2085

Dear Chair 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 both AAG Fischer and DAG Manocchio Nason, Philip Espinosa, 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.

Sincerely,

Andrew J. Bruck  
Acting 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  
Philip Espinosa, Deputy Attorney General  
Jonathan Garelick, Chief of Staff, Office of the Attorney General  
Matthew Berns, Chief Counsel, Office of the Attorney General  
Melanie R. Walter, 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

**MINUTES OF THE 489<sup>th</sup> TELECONFERENCE  
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OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY  
September 23, 2021**

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Andrew Buck, Acting Attorney General)
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(representing Elizabeth Maher Muoio, State Treasurer)
  - \*\*\*\* Paulette Sibblies -Flagg, Administrator of Accreditation, Department of  
Banking and Insurance (representing Marlene Caride, Commissioner,  
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  - \*\*\*\*\* Eric Kaufmann (representing Sarah Adelman, Acting Commissioner  
Department of Human Services)

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  
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Stephen Madsen, Research Coordinator  
Jordan Moskowitz, Managing Director of Single Family Programs  
Gloria Mehnert, Senior Paralegal  
Mary Miller, Director of Operations

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:

- \* 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 Susan Fischer 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, Commissioner, Department of Human Services

The following Single Family Items 2A (Approval to Enter Into Contract with the Underwriting Vendor for the Homeowners Assistance Fund Program) and Item 2B (Approval to Enter Into Contracts with the Housing Counseling Agencies for the New Jersey Housing Counseling Program) have been excepted from the September 23, 2021 board meeting and submitted for early approval.

**APPROVAL TO ENTER INTO CONTRACT WITH THE UNDERWRITING VENDOR FOR THE HOMEOWNERS ASSISTANCE FUND PROGRAM -ITEM 2A**

*Robert Shaughnessy moved and Dorothy Blakeslee seconded* 1. Approval for the Executive Director or her designee to enter into a contract with MetaSource for the provision of processing and/or underwriting services for the State’s Homeowner Assistance Fund (“HAF”) programs. 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 processing and/or underwriting services for the HAF programs.

*Aye – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, Stanley Weeks*

*Nay – None*

*Abstained- None*

**APPROVAL TO ENTER INTO CONTRACTS WITH THE HOUSING COUNSELING AGENCIES FOR THE NEW JERSEY HOUSING COUNSELING PROGRAM - ITEM 2B**

*Robert Shaughnessy moved and Paulette Sibblies – Flagg seconded* 1. Approval for the Executive Director or her designee to enter into contracts with HUD certified housing counseling agencies for the provision of housing counseling services for New Jersey residents to encourage sustainable homeownership and prevent foreclosure. 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 contracts with HUD certified housing counseling agencies.

*Aye – Sean Thompson, Susan Fischer, Robert Shaughnessy, Paulette Sibblies-Flagg, Eric Kaufmann, Dorothy Blakeslee, 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  
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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*

ANDREW J. BRUCK  
*Acting Attorney General*

August 31, 2021

The Honorable Sheila Y. Oliver  
Chair  
New Jersey Housing and Mortgage Finance Agency  
637 South Clinton Avenue  
P.O. Box 18550  
Trenton, New Jersey 08650-2085

Dear Chair 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 both AAG Fischer and DAG Manocchio Nason, Philip Espinosa, 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.

Sincerely,

Andrew J. Bruck  
Acting 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  
Philip Espinosa, Deputy Attorney General  
Jonathan Garelick, Chief of Staff, Office of the Attorney General  
Matthew Berns, Chief Counsel, Office of the Attorney General  
Melanie R. Walter, 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 Sibbles-Flagg of the Division of Banking.

Ms. Sibbles-Flagg can be reached at [paulette.sibbles-flagg@dobi.nj.gov](mailto:paulette.sibbles-flagg@dobi.nj.gov), telephone (609) 940-7347.

Very truly yours,

Marlene Caride  
Commissioner

cc: Richard Mumford, Acting Director of Banking  
Paulette Sibbles-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