

**MINUTES OF THE 525th ANNUAL TELECONFERENCE BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

May 1, 2025

MEMBERS:

- * Kathleen Butler, Administrator CSBG, DCA (representing Jacquelyn Suarez, Commissioner, DCA)
- ** Aimee Manocchio Nason, Deputy Attorney General, Division of Law, (representing Matthew J. Platkin, Attorney General)
- *** Paulette Sibblies-Flagg, Administrator of Accreditation, Department of Banking and Insurance (representing Commissioner Justin Zimmerman, Department of Banking and Insurance)
- **** Robert Tighue, Assistant Deputy Director, Department of Treasury (representing Elizabeth Maher Muoio, State Treasurer)
- ***** Eric Kaufman, Director of Special Projects, Department of Human Services (representing Sarah Adelman Commissioner, Department of Human Services)
- Diane Johnson
- Dorothy Blakeslee

**HMFA STAFF
PRESENT:**

Melanie Walter, Executive Director
Laura Shea, Chief of Legal and Regulatory Affairs
John Murray, Chief Financial Officer
Deb Urban, Chief of Multifamily Programs
Jeanette Nieves, Executive Board Secretary
Donna Spencer –Director of Multifamily Programs
Jonathan Sternesky, Manager of Policy and Legislative Affairs
Sean Dell’ Arena, General Services Assistant I
Darryl Applegate, Director of Regulatory Affairs
Jennifer Riley, Multifamily Loan Processor
Teresa White, Assistant Director of Risk Management & Special Program
Jaime Ding, Policy and Programs Analyst II
Pam DeLosSantos, Director of Technical Services
Mary Miller, Director of Operations
Jordan Moskowitz, Managing Director of Single -Family Programs
Radica Ghooray, Director of Information Technology
Shanisha Mack – Credit and Business Analyst
Matthew Boyle - Director of Finance
Joseph Heath – Director of Capital Markets
Nicholas Amendola - Multifamily Program Coordinator
Jesse Crawford - Manager of Marketing and Communications
Kathleen Annarelli - Policy Research Coordinator
Chai Respes – Director of Human Resources
Jesskomar Velarde Gargot - Honors Fellow Agency Policy & External

Affairs

OTHERS
PRESENT:

Vladimir Palma, Deputy Attorney General, Attorney General's Office
Dorian Smith, Senior Counsel, Governors Authority Unit

MEMBERS
OF THE PUBLIC:

Lindsey Pinter
Charles Eichberg
Matthew Quagliariello

- * Letter of December 9, 2024 designating Kathleen Butler to represent Jacquelyn Suarez, Commissioner, DCA
- ** Letter of January 27, 2023 designating Aimee Manocchio Nason to represent Matthew J. Platkin, Attorney General
- *** Letter of January 17, 2020 designating Paulette Sibblies Flagg to represent Justin Zimmerman, Commissioner, Department of Banking and Insurance
- **** Letter of November 29, 2022 designating Robert Tighue to represent the State Treasurer, Elizabeth Maher Muoio
- ***** Letter of November 2, 2018 designating Eric Kaufman to represent Sarah Adelman, Commissioner, Department of Human Services

May 1, 2025

Kathleen Butler, Administrator, Department of Community Affairs read the following into the minutes:

FLAG SALUTE

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 on April 25, 2025 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.

ROLL CALL

Are there any members of the public that wish to address the Board?

Executive Director Walter will now provide the Executive Director's Update

APPROVAL OF MINUTES

APPROVAL OF THE PUBLIC SESSION MINUTES OF THE MARCH 20, 2025 MEETING OF THE HMFA BOARD – ITEM 1A.

Robert Tighue moved and Diane Johnson seconded. 1. Approval of the Public Session Minutes of the March 20, 2025 Meeting of the HMFA Board

Aye – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

SINGLE- FAMILY

APPROVAL OF UPDATES TO THE PARTICIPATING LENDERS GUIDE - ITEM 2A

Dorothy Blakeslee moved and Aimee Manocchio Nason seconded. Approval of revisions to the New Jersey Housing and Mortgage Finance Agency’s Mortgage Program Policy and Procedures for Participating Lenders (the “Participating Lender’s Guide”) in the form attached hereto. 2. Authorization for the Executive Director to approve amendments to correct errors in or clarify the Participating Lender’s Guide, so long as such amendments do not result in a change in policy or implementation of the documents as currently approved. Specifically, the Executive Director would be authorized to approve corrections in spelling, punctuation, and misnumbering. Any amendments that would change the underlying policy or implementation of the Participating Lender’s Guide from the forms in which they are now approved shall remain subject to Agency Board approval.

Aye – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

MULTIFAMILY – FOUR PERCENT TAX CREDITS- DECLARATION OF INTENT

HMFA #07987– ALFRED CRAMER – APPROVAL OF A DECLARATION OF INTENT - ITEM 3A

Robert Tighue 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 \$22,972,000 in construction and permanent financing for a project known as Alfred Cramer, HMFA #07987 (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 – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #07982– GARDEN COURT APARTMENTS – APPROVAL OF A DECLARATION OF INTENT - ITEM 3B

Aimee Manocchio Nason moved and Diane Johnson 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 \$40,712,000 in construction financing for a project known as Garden Court Apartments, HMFA #07982 (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 – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #07999– 10 PARK PLACE – APPROVAL OF A DECLARATION OF INTENT - ITEM 3C

Paulette Sibblies-Flagg moved and Robert Tighue 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 \$72,613,000 in construction and permanent or permanent financing for a project known as 10 Park Place, HMFA #07999 (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 – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #08003– THE CROSSINGS AT BRICK CHURCH STATION 1B – APPROVAL OF A DECLARATION OF INTENT - ITEM 3D

Dorothy Blakeslee moved and Diane Johnson 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 \$35,171,000 in construction and permanent financing for a project known as The Crossings at Brick Church Station 1B, HMFA #08003 (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 – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #08007– PAULSBORO GARDEN APARTMENTS – APPROVAL OF A DECLARATION OF INTENT - ITEM 3E

Aimee Manocchio Nason moved and Paulette Sibbles Flagg seconded. Approval of a “Declaration of Intent” stating the intention of the Agency, subject to the availability of volume cap, to issue tax- exempt bonds in an estimated amount not to exceed \$32,052,000 in permanent financing for a project known as Paulsboro Gardens Apartments, HMFA #08007 (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 – Kate Butler, Paulette Sibbles-Flagg, Robert Tighue, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann
Nay – None
Abstained- Diane Johnson

HMFA #07953– THE APARTMENT AT MINE HILL – APPROVAL OF A DECLARATION OF INTENT - ITEM 3F

Robert Tighue 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 \$21,708,000 in permanent only financing for a project known as The Apartments at Mine Hill, HMFA# 07953 (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 – Kate Butler, Paulette Sibbles-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann
Nay – None
Abstained- None

MULTIFAMILY – FOUR PERCENT TAX CREDITS

HMFA #07820– HIGHLAND VIEWS PHASE I – APPROVAL OF A MORTGAGE FINANCING RECOMMITMENT - ITEM 4A

Paulette Sibblies Flagg moved and Diane Johnson seconded. Approval of a mortgage loan recommitment for an estimated \$14,957,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project known as Highland Views Phase I HMFA #07820 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan recommitment for an estimated \$2,700,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF” Program), upon the terms and conditions set in the RFA.

Aye – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

MULTIFAMILY – NINE - PERCENT TAX CREDIT

HMFA #03518– APARTMENTS AT CLINTON – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5A

Diane Johnson moved and Dorothy Blakeslee seconded. Approval of a mortgage commitment for an estimated \$12,273,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Apartments at Clinton, HMFA #03518 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$300,000 in permanent financing from the Money Follows the Person Housing Partnership Program (“MFPHPP”) for the Project, pursuant to the MFPHPP Program Guidelines. 3. Approval of a subsidy mortgage loan commitment for an estimated \$300,000 in permanent financing from the Special Needs Housing Trust Fund Program (“SNHTF”) for the Project, pursuant to the SNHTF Program Guidelines.

Aye – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #07958– EDGEWATER PARK SENIOR APARTMENTS – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5B

Diane Johnson moved and Paulette Sibblies Flagg seconded. Approval of a mortgage loan commitment for an estimated \$1,423,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Edgewater Park Senior Apartments, HMFA #07958 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$450,000 in permanent only financing from the Money Follows the Person Housing Partnership Program (“MFPHPP”) for the Project, upon the terms and conditions set forth in the RFA.

Aye – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

HMFA #07767– VERONA FLATS AKA APARTMENTS AT VERONA – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5C

Robert Tighue moved and Dorothy Blakeslee seconded. Approval of a mortgage loan commitment for an estimated \$8,023,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Verona Flats aka Apartments at Verona, HMFA #07767 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a mortgage commitment for an estimated \$375,000 in permanent only financing from the Money Follows the Person Housing Partnership Program (“MFP”) for the Project. 3. Approval of a subsidy mortgage loan commitment for an estimated \$2,541,000 in permanent financing from the Affordable Housing Production Fund Set Aside (“AHPFSA”) Program for the Project, pursuant to the AHPFSA Program Guidelines. 4. Approval of a subsidy mortgage loan commitment for an estimated \$1,500,000 in permanent financing from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth in the RFA.

Aye – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

SPECIAL PROGRAMS

FIP #020 – 43 SHARPLESS BOULEVARD – APPROVAL OF A FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP) – ITEM 6A

Diane Johnson moved and Paulette Sibblies- Flagg seconded. Approval to enter into a grant agreement for an amount not to exceed \$400,000.00 (Four Hundred Thousand Dollars) for acquisition and rehabilitation costs from the Residential Foreclosure Intervention Program (“FIP”) for the property located at 43 Sharpless Blvd, Westampton, New Jersey (the “Project”), upon the terms and conditions set forth in the RFA.

Aye – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

APPROVAL OF THE AFFORDABLE HOUSING INSURANCE PILOT PROGRAM (AHIP) GUIDELINES– ITEM 6B

Diane Johnson moved and Dorothy Blakeslee seconded. Approval of program guidelines in substantially the form attached hereto, for the Affordable Housing Insurance Pilot Program (“AHIP”), utilizing up to \$10 million of funds. 2. Authorization for the Executive Director, Chief of Multifamily Programs, and the Chief of Legal and Regulatory Affairs to approve any amendments 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. 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 – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None

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

MOTION TO ADJOURN

Robert Tighue moved and Aimee Manocchio Nason seconded a Motion to Adjourn at 10:34 am.

Aye – Kate Butler, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio Nason, Eric Kaufmann

Nay – None

Abstained- None



PHILIP D. MURPHY
Governor

TAHESHA L. WAY
Lieutenant Governor

State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS
101 SOUTH BROAD STREET
PO Box 800
TRENTON, NJ 08625-0800

JACQUELYN A. SUÁREZ
Commissioner

April 4, 2025

Melanie R. Walter
Executive Director
New Jersey Housing and Mortgage Finance Agency
637 S. Clinton Avenue
Trenton, New Jersey 08611

Dear Executive Director Walter:

I am writing to formally notify you that Department of Community Affairs Administrator Kate Butler will serve as my designee at the New Jersey Housing and Mortgage Finance Agency board meeting on May 1, 2025, and all subsequent meetings. Kate is authorized to represent me in my absence and will have full voting rights on my behalf as well as on behalf of the Department.

If you have any questions, please do not hesitate to call my office at 609-913-4800.

Sincerely,

A handwritten signature in black ink that reads "Jacquelyn A. Suárez".

Jacquelyn A. Suárez
Commissioner



State of New Jersey

OFFICE OF THE ATTORNEY GENERAL
DEPARTMENT OF LAW AND PUBLIC SAFETY
PO BOX 080
TRENTON, NJ 08625-0080

MATTHEW J. PLATKIN
Attorney General

PHILIP D. MURPHY
Governor

SHEILA Y. OLIVER
Lt. Governor

January 27, 2023

Lt. Governor Sheila Y. Oliver, Chair
New Jersey Housing and Mortgage Finance Agency
P.O. Box 18550
Trenton, NJ 08625

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 Aimee Manocchio Nason, Deputy Attorney General as my designee to serve on the board of the Agency. DAG Manocchio Nason 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 DAG Manocchio Nason's absence, 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. In the event of the absence of both DAG Manocchio Nason and DAG Espinosa, Jonathan Peitz, 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,

Matthew J. Platkin
Attorney General

c: Michael T.G. Long, Director, Division of Law
Sudha Raja, Deputy Chief of Staff, Division of Law
Aimee Manocchio Nason, Deputy Attorney General
Philip Espinosa, Assistant Attorney General
Jonathan Peitz, Deputy Attorney General
Jonathan Garelick, Chief of Staff
Melanie R. Walter, 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 Sibbles-Flagg of the Division of Banking.

Ms. Sibbles-Flagg can be reached at paulette.sibbles-flagg@dob.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



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
State Treasurer

November 29, 2022

Melanie Walter, Executive Director
NJ Housing and Mortgage Finance Agency
637 South Clinton Avenue
PO Box 18550
Trenton, NJ 08650

Dear Executive Director Walter:

I hereby designate Robert Tighue, Department of Treasury to act as my permanent designee at all the meetings of the New Jersey Housing and Mortgage Finance Agency. Anthony Longo, Department of Treasury will be my back-up should Robert not be available to attend.

Sincerely,

A handwritten signature in blue ink, appearing to be "E. Muoio".

Elizabeth Maher Muoio
State Treasurer



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