

**MINUTES OF THE 526th BOARD MEETING
OF THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

June 12, 2025

MEMBERS:

- * Janel Winter, Deputy Commissioner, 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
Teresa White, Assistant Director of Risk Management & Special Program
Jaime Ding, Policy and Programs Analyst II
Pam DeLosSantos, Director of Technical Services
Jordan Moskowitz, Managing Director of Single -Family Programs
Matthew Boyle - Director of Finance
Nicholas Amendola - Multifamily Program Coordinator
Jesse Crawford - Manager of Marketing and Communications
Kathleen Annarelli - Policy Research Coordinator
Tanya Hudson Murray – Managing Director of Multifamily Programs
Rosy Dafonseca – Assistant Director of Multifamily/Supported Housing and Lending
Chalyn Toon – Credit Officer II
Karen Corsey – Credit Officer I
Alex Hao - Policy & Programs Analyst II

OTHERS
PRESENT:

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

MEMBERS
OF THE PUBLIC:

Mike Knab, RPM
Michael Acciani, LNWA

- * Letter of December 9, 2024 designating Janel Winter 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

Janel Winter, Deputy Commissioner, 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 on June 6, 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

Item 6a HMFA #07799 - Fulton Street was pulled from today's agenda.

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

APPROVAL OF MINUTES

APPROVAL OF THE PUBLIC SESSION MINUTES OF THE MAY 1, 2025 SPECIAL TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.

Diane Johnson moved and Dorothy Blakeslee seconded. 1. Approval of the Public Session Minutes of the May 1, 2025 Meeting of the HMFA Board

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

Nay – None

Abstained- None

SINGLE- FAMILY

APPROVAL OF REVISIONS TO THE EMERGENCY RESCUE MORTGAGE ASSISTANCE PROGRAM (ERMA) GUIDELINES - ITEM 2A

Aimee Monocchio Nason moved and Paulette Sibblies Flagg seconded. Approval by the New Jersey Housing and Mortgage Finance Agency (“Agency”) of revisions to the Emergency Rescue Mortgage Assistance (“ERMA”) program guidelines as outlined in the attached revised ERMA Program Guidelines. 2. 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 – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Eric Kaufmann, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson

Nay – None

Abstained- None

SPECIAL NEEDS

HMFA #07978– SUNSET DRIVE – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3A

Robert Tighue moved and Dorothy Blakeslee seconded. Approval of a subsidy mortgage loan commitment for an estimated \$750,000 in construction and permanent financing from the from the Special Needs Housing Trust Fund (“SNHTF”) for a project known as Sunset Drive HMFA #07978 (the “Project”), upon the terms and conditions set forth below.

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

Nay – None

Abstained- None

MULTIFAMILY – FOUR PERCENT TAX CREDITS- DECLARATION OF INTENT

HMFA #07969– CLOSTER SCHOOL VILLAGE – APPROVAL OF A DECLARATION OF INTENT - ITEM 4A

Dorothy Blakeslee moved and Aimee Manocchio Nason seconded. Approval of a “Declaration of Intent” stating the intention of the Agency, subject to the availability of volume cap, to issue tax- exempt bonds in an estimated amount not to exceed \$10,971,000 in permanent financing for a project known as Closter School Village, HMFA #07969 (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 – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Eric Kaufmann, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson

Nay – None

Abstained- None

**HMFA #08008– BURLINGTON MANOR APARTMENTS– APPROVAL OF A
DECLARATION OF INTENT - ITEM 4B**

Paulette Sibblies Flagg 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 \$28,930,000 in permanent financing for a project known as Burlington Manor Apartments, HMFA #08008 (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 – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Eric Kaufmann, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson
Nay – None
Abstained- None

MULTIFAMILY – FOUR PERCENT TAX CREDITS

**HMFA #07980– NICHOLAS ANGELO DILELLA SENIOR HOUSING – APPROVAL OF A
MORTGAGE FINANCING COMMITMENT - ITEM 5A**

Robert Tighue moved and Aimee Manocchio Nason seconded. Approval of a mortgage loan commitment for an estimated \$11,071,000 in construction and permanent financing from the Agency Revenue Bond Financing Program for a project known as Nicholas Angelo DiLella Senior Housing, HMFA# 07980 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$5,056,000 in permanent financing from the Strategic Zone Lending Pool (“SZL”) Program for the Project, pursuant to the SZL Program Guidelines.

Aye – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Eric Kaufmann, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson
Nay – None
Abstained- None

HMFA #07937– JHRC SENIOR HOUSING – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5B

Diane Johnson moved and Dorothy Blakeslee seconded. Approval of a mortgage loan commitment for an estimated \$12,956,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project known as JHRC Senior Housing, HMFA#07937 (the “Project”), upon the terms and conditions set forth in the RFA . 2. Approval of a subsidy mortgage loan commitment for an estimated \$10,000,000 in permanent financing from the Urban Preservation Program (“UPP”) for the Project, pursuant to the UPP Program Guidelines.

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

Nay – None

Abstained- None

HMFA #07810– WEST ORANGE SENIOR HOUSING– APPROVAL OF A MORTGAGE FINANCING RECOMMITMENT - ITEM 5C

Paulette Sibblies Flagg moved and Aimee Manocchio Nason seconded. Approval of a mortgage recommitment for an estimated \$11,890,000 in permanent financing from the Agency’s Revenue Bond Financing Program for a project known as West Orange Senior Housing, HMFA #07810 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan recommitment for an estimated \$7,791,000 in permanent financing from the Affordable Housing Production Fund (“AHPF”) Program for the Project, pursuant to the AHPF Program Guidelines.

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

Nay – None

Abstained- None

MULTIFAMILY – FOUR PERCENT TAX CREDITS- CONDUIT

HMFA #07799– 22 FULTON STREET – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 6A

THIS ITEM WAS PULLED FROM TODAY’S AGENDA

MULTIFAMILY – NINE - PERCENT TAX CREDIT

HMFA #07730– MONTGOMERY SENIOR HOUSING – APPROVAL OF A MORTGAGE FINANCING RECOMMITMENT - ITEM 7A

Diane Johnson moved and Robert Tighue seconded. Approval of a mortgage loan recommitment for an estimated \$4,161,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project know as Montgomery Senior Housing, HMFA #07730 (the “Project”), upon the terms and conditions set forth in he RFA. 2. Approval of a subsidy mortgage loan recommitment for an estimated \$3,442,000 in permanent financing from the Affordable Housing Production Fund Set Aside (“AHPFSA”) Program for the Project, pursuant to the AHPFSA Program Guidelines.

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

Nay – None

Abstained- None

REGULATORY AFFAIRS

HMFA #01420– FRANKLIN SENIOR HOUSING – APPROVAL OF A FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP) - ITEM 8A

Robert Tighue moved and Diane Johnson seconded. Board approval of the transfer of ownership of the Franklin Senior House project, HMFA #1420, from Franklin Senior Housing, L.P. to Franklin Realty Ventures, LLC. 2. Approval of the assumption of the existing Agency financing by the Buyer of the Project and any applicable amendment of the mortgage loan documents. 3. Authorization for the Executive Director, Chief Financial Officer, Chief of Staff, Chief of Legal and Regulatory Affairs and Chief of Multifamily Programs to execute any and all documents necessary to effectuate the above actions.

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

Nay – None

Abstained- None

SPECIAL PROGRAMS

FIP #021 – 1106 HARWOOD COURT – APPROVAL OF A FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP) – ITEM 9A

Dorothy Blakeslee moved and Diane Johnson 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 1106 B Harwood Ct., Mount Laurel, New Jersey (the “Project”), upon the terms and conditions set forth in the RFA.

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

Nay – None

Abstained- None

FIP #022 – 1102 B SEDGEFIELD – APPROVAL OF A FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP) – ITEM 9B

Aimee Manocchio Nason moved and Robert Tighue 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 1102 B Sedgefield Dr., Mount Laurel, New Jersey (the “Project”), upon the terms and conditions set forth in the RFA.

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

Nay – None

Abstained- None

APPROVAL OF REVISIONS OF THE FORECLOSURE INTERVENTION PROGRAM (FIP) GUIDELINES– ITEM 9C

Robert Tighue moved and Diane Johnson seconded. Approval to amend the Residential Foreclosure Intervention Program Guidelines. 2. Authorization for the Executive Director, Chief Financial Officer, and the Chief of Programs 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 requirements or implementation of the requirements 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 – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Eric Kaufmann, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson

Nay – None

Abstained- None

RISK MANAGEMENT

APPROVAL OF REVISION TO THE MULTIFAMILY INSURANCE SPECIFICATION AND MINIMUM REQUIREMENT FOR CONSTRUCTION LOAN MULTIFAMILY RESIDENTIAL PROPERTIES– ITEM 10A

Diane Johnson moved and Dorothy Blakeslee seconded. Approval to amend the Insurance Specifications and Minimum Requirements for Construction Loan Multifamily Residential Properties. 2. Approval to amend the deductible amount. 3. Authorization for the Executive Director, Chief Financial Officer, and the Chief of Programs to approve amendments to correct errors in or clarify the Requirements, so long as such amendments do not result in a change in policy or implementation of the Requirements as currently approved. Any amendments that would change the underlying requirements or implementation of the requirements from the form in which it is now presented shall remain subject to Agency Board approval. 4. 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 – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Eric Kaufmann, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson

Nay – None

Abstained- None

APPROVAL OF REVISION TO THE MULTIFAMILY INSURANCE SPECIFICATION AND MINIMUM REQUIREMENT FOR MULTIFAMILY RESIDENTIAL PROPERTIES– ITEM 10B

Paulette Sibblies Flagg moved and Robert Tighue seconded. Approval to amend the Insurance Specifications and Minimum Requirements for Multifamily Residential Properties. 2. Approval to amend the deductible amount. 3. Authorization for the Executive Director, Chief Financial Officer, and the Chief of Programs to approve amendments to correct errors in or clarify the Requirements, so long as such amendments do not result in a change in policy or implementation of the Requirements as currently approved. Any amendments that would change the underlying requirements or implementation of the requirements from the form in which it is now presented shall remain subject to Agency Board approval. 4. 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 – Janel Winter, Paulette Sibblies-Flagg, Robert Tighue, Eric Kaufmann, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson

Nay – None

Abstained- None

TAX CREDIT

APPROVAL OF THE PUBLICATION OF THE 2025 LOW INCOME HOUSING TAX CREDIT QUALIFIED ALLOCATION PLAN (“QAP”)– ITEM 11A

This item has been submitted under a separate cover for Early Approval

OTHER BUSINESS

APPROVAL OF ASSISTANT SECRETARIES AND TREASURERS– ITEM 12A **– ITEM 12A**

Aimee Manocchio Nason moved and Paulette Sibblies Flagg seconded. 1.Appointment of Matthew Boyle, Director of Finance, as an Assistant Secretary and an Assistant Treasurer of the New Jersey Housing and Mortgage Finance Agency.

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

Nay – None

Abstained- None

**APPROVAL OF REVISIONS TO THE UNIFORM HOUSING AFFORDABILITY
CONTROLS (UHAC) REGULATIONS– ITEM 12B**

This item has been submitted under a separate cover for Early Approval

**APPROVAL TO ENTER INTO AN MOU WITH DCA/DRM UNDER RISK
MANAGEMENT– ITEM 12C**

Diane Johnson moved and Paulette Sibblies Flagg seconded. 1. Approval to execute and delivery of a Memorandum of Understanding (“MOU”) with the New Jersey Department of Community Affairs, Division of Recovery and Mitigation (“DCA/DRM”), in substantially the form attached hereto, for the Resilient Multifamily Housing Program (“RMHP”). 2. Authorization for the Executive Director, Chief of Multifamily Programs and the Chief of Legal and Regulatory Affairs to approve any amendments or to correct errors in the MOU, so long as such amendments do not result in a change in policy or implementation of the MOU. Any amendments that would change the underlying policy or implementation of the MOU the form in which it is presented at this meeting shall remain subject to Agency Board approval.

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

Nay – None

Abstained- None

MOTION TO ADJOURN

Diane Johnson moved and Dorothy Blakeslee seconded a Motion to Adjourn at 10:39 am.

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

Nay – None

Abstained- None



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

PHILIP D. MURPHY
Governor

TAHESHA L. WAY
Lieutenant Governor

JACQUELYN A. SUÁREZ
Commissioner

December 9, 2024

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

Dear Executive Director Walter:

Please accept this letter as formal notification that Department of Community Affairs Assistant Commissioner Janel Winter will serve as my designee, and Chief of Staff Kia A. King will serve as my alternate designee on the New Jersey Housing and Mortgage Finance Agency Board. They are authorized to represent me in my absence and will have voting rights on behalf of myself and the Department of Community Affairs.

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", written in a cursive style.

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