

**MINUTES OF THE 527<sup>th</sup>  
TELECONFERENCE BOARD MEETING  
OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

**July 17, 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  
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  
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  
Nicholas Amendola - Multifamily Program Coordinator  
Jesse Crawford - Manager of Marketing and Communications  
Alex Hao - Policy & Programs Analyst II  
Gloria Mehnert - Senior Paralegal  
Lyndsey Carroll- Paralegal II  
Jordan Moskowitz - Managing Director of Single Family Programs  
Jesskomar Velarde Gargot - Honors Fellow  
Ahsan Zia - Business Strategy and Project Manager  
Mary Miller - Director of Operations  
Radica Ghooray – Director of Information Technology  
Anika Kapoor - Honors Fellow  
Daisy Lopez Ortiz - Honors Fellow  
Idanis Peter - Credit and Business Analyst

OTHERS  
PRESENT:

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

MEMBERS  
OF THE PUBLIC:

Miles Berger, Berger Organization  
Carly De La Hoz, Goldman Sachs

- \* 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 July 11, 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 JUNE 12, 2025 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.**

*Diane Johnson moved and Dorothy Blakeslee seconded.* 1. Approval of the Public Session Minutes of the June 12, 2025 Meeting of the HMFA Board

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

*Nay – None*

*Abstained- None*

## **MULTIFAMILY – FOUR PERCENT TAX CREDITS- DECLARATION OF INTENT**

The following project is seeking approval of the issuance of a declaration of intent. The declaration of intent is the preliminary step in the mortgage commitment process. The following project will be presented to the Board at a subsequent meeting for approval of a mortgage financing commitment.

### **HMFA #08028– CARROLL STREET HOUSES – APPROVAL OF A DECLARATION OF INTENT - ITEM 2A**

*Robert Tighue 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 \$23,874,000 in permanent financing for a project known as Carroll Street Houses, HMFA #08028 (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, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson, Eric Kaufman, Paulette Sibblies Flagg, Robert Tighue*

*Nay – None*

*Abstained- None*

## **MULTIFAMILY – FOUR PERCENT TAX CREDITS-CONDUIT**

### **HMFA #07799– 22 FULTON STREET – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3A**

*Aimee Manocchio Nason moved and Paulette Sibblies Flagg seconded.* Approval of a mortgage loan commitment for an estimated \$28,145,000 in construction and permanent financing from the Agency Conduit Bond Program for a project known as 22 Fulton Street, HMFA #07799 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

## **MULTIFAMILY – NINE - PERCENT TAX CREDITS**

### **HMFA #03524– WILLOWS AT GREENWICH – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 4A**

*Diane Johnson moved and Dorothy Blakeslee seconded.* Approval of a mortgage loan commitment for an estimated \$4,114,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project known as Willows at Greenwich, HMFA #03524 (the “Project”), upon the terms and conditions set forth in the RFA. 2 Approval of a subsidy mortgage loan commitment for an estimated \$375,000 in permanent only financing from the Money Follows the Person Partnership Housing Partnership Program (“MFPHP”) for the Project, pursuant to the MFPHP Program Guidelines. 3 Approval of a subsidy mortgage loan commitment for an estimated \$2,000,000 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 \$3,715,000 in permanent only financing from the Affordable Housing Gap Subsidy (“AHGS”) Program for the Project, pursuant to the AHGS Program Guidelines.

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

*Nay – None*

*Abstained- None*

**HMFA #07954– SPRINGVIEW–APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 4B**

*Dorothy Blakeslee moved and Robert Tighue seconded.* Approval of a mortgage loan commitment for an estimated \$5,522,000 in permanent only financing from the Agency Revenue Bond Financing Program for a project known as Springview, HMFA #07954 (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 financing from the Special Needs Housing Trust Fund (“SNHTF”) Program for the Project, pursuant to the SNHTF Program Guidelines.

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

*Nay – None*

*Abstained- None*

**MULTIFAMILY – NINE - PERCENT TAX CREDIT ONLY**

**HMFA #07790– SADDLE RIVER FAMILY – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5A**

*Robert Tighue moved and Dorothy Blakeslee seconded.* Approval of a subsidy mortgage loan commitment \$1,500,000 from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth in the RFA. 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. 3. Approval of a subsidy mortgage loan commitment of \$2,000,000 from the Affordable Housing Production Fund Set Aside (“AHPFSA”) for a project known as Saddle River Family, HMFA #07790 (the “Project”), upon the terms and conditions set forth in the RFA. 4. Approval to deem the AHPFSA loan exempt from certain statutory requirements as permitted by P.L. 2021, c.372.

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

*Nay – None*

*Abstained- None*

**HMFA #07791– THE CROSSINGS AT BRICK CHURCH STATION–APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5B**

*Aimee Manocchio Nason moved and Paulette Sibblies Flagg seconded.* Approval of a mortgage subsidy loan commitment for an estimated \$3,456,000 from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth in the RFA. 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 – Janel Winter, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson, Eric Kaufman, Paulette Sibblies Flagg, Robert Tighue*

*Nay – None*

*Abstained- None*

**HMFA #07787– FAIRVIEW HEIGHTS–APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5C**

*Diane Johnson moved and Dorothy Blakeslee seconded.* Approval of a mortgage subsidy loan commitment for an estimated \$2,330,000 from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth in the RFA. 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 – Janel Winter, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson, Eric Kaufman, Paulette Sibblies Flagg, Robert Tighue*

*Nay – None*

*Abstained- None*

**HMFA #07792– STIRLINGSIDE RESIDENCES–APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5D**

*Robert Tighue moved and Dorothy Blakeslee seconded.* Approval of a subsidy mortgage loan commitment for an estimated \$1,500,000 from the Affordable Housing Gap Subsidy Program (“AHGS”) for the Project, upon the terms and conditions set forth in the RFA. 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 – Janel Winter, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson, Eric Kaufman, Paulette Sibblies Flagg, Robert Tighue*

*Nay – None*

*Abstained- None*



## **REGULATORY AFFAIRS**

### **HMFA #0276– ASBURY PARK GARDENS – APPROVAL OF A SALE OF THE PROJECT - ITEM 6A**

*Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded.* Board approval of the transfer of ownership of the Asbury Park Gardens project, HMFA #2726 from APNJ Partners, L.P. to Asbury Park Gardens Preservation, 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 – Janel Winter, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson, Eric Kaufman, Paulette Sibblies Flagg, Robert Tighue*

*Nay – None*

*Abstained- None*

### **HMFA #03011/SSNHTF #49– EMERSON VETERAN SUPPORTIVE HOUSING – APPROVAL OF RELEASE OF PART MORTGAGED PREMISES - ITEM 6B**

*Dorothy Blakeslee moved and Aimee Manocchio Nason seconded.* Approval of a release of a portion of the project collateral from the lien of the existing Agency Mortgage on the Emerson Veterans Supportive Housing Project, HMFA #0011 SSNHTF #49 (the “Project”), and related Agency regulatory controls. 2. 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, Aimee Manocchio Nason, Dorothy Blakeslee, Diane Johnson, Eric Kaufman, Paulette Sibblies Flagg, Robert Tighue*

*Nay – None*

*Abstained- None*

## **HMFA #00059– RAHWAY PLAZA – DETERMINATION THAT DISPUTE OF RENT INCREASE CONSTITUTES A CONTESTED CASE- ITEM 6C**

*Dorothy Blakeslee moved and Aimee Manocchio Nason seconded.* Determination that the dispute by Lower Main Street Associates, LP (“LMSA” or the “Sponsor”), the project sponsor of the above-referenced project (the “Rahway Plaza Apartments” or “Project”), of the rent increase approved by Agency staff constitutes a “contested case.” 2. Authorization for Agency staff to transmit to the Office of Administrative Law (“OAL”), for a hearing by it as a contested case, the disputation and appeal by LMSA of the grant by staff of a three percent rental increase in the face of LMSA’s request for an eleven percent increase or, in the alternative, that the Board itself schedule and conduct a hearing on the appeal. 3. Authorization for the Executive Director, any chief, or staff, as appropriate, in consultation with the Attorney General’s office, to prepare, execute and submit any and all documentation necessary to effectuate the Board’s action.

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

*Nay – None*

*Abstained- None*

## **CAPITAL MARKETS**

### **APPROVAL OF AN AMENDMENT TO SINGLE FAMILY WAREHOUSE LINE OF CREDIT - ITEM 7A**

*Robert Tighue moved and Diane Johnson seconded.* Approval of the New Jersey Housing and Mortgage Finance Agency (the “Agency”) to enter into a Second Amendment to Second Amended and Restated Revolving Line of Credit and Security Agreement (the “Second Amendment to Second Amended and Restated Agreement”) between the Agency and Wells Fargo Bank, National Association (“Wells Fargo”), in the form substantially as presented at this meeting. 2. Approval of the Agency for the Executive Director, the Chief Financial Officer or the Chief of Legal and Regulatory Affairs (each, an “Authorized Officer”) to execute and deliver the Second Amendment to Second Amended and Restated Agreement and the Third Amended and Restated Revolving Line of Credit Note evidencing the debt due and payable under the Second Amendment to Second Amended and Restated Agreement

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

*Nay – None*

*Abstained- None*

**HMFA #0276– ASBURY PARK GARDENS, 2012 A (#2725) – APPROVAL OF A RESOLUTION / DEFEASANCE - ITEM 7B**

*Robert Tighue moved and Aimee Manocchio Nason seconded.* Approval of the attached Resolution Authorizing and Directing the Defeasance and Redemption of the New Jersey Housing and Mortgage Finance Agency's Multifamily Conduit Revenue Bonds (Asbury Park Gardens Housing Project) Series 2012A, and Authorizing and Approving the Execution and Delivery of an Escrow Deposit Agreement and Related Documents and Authorizing Other Matters in Connection Therewith (the "Resolution").

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

*Nay – None*

*Abstained- None*

**SPECIAL PROGRAMS**

**FIP #013 – 25 HART AVENUE – APPROVAL OF A FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP) – ITEM 8A**

*Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded.* Approval to enter into a grant agreement for an amount not to exceed \$207,000 (Two Hundred Seven Thousand Dollars) for acquisition and rehabilitation costs from the Residential Foreclosure Intervention Program ("FIP") for the property located at 25 Hart Ave, Trenton, New Jersey (the "Project"), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**FIP #015 – 55 KLAGG AVENUE – APPROVAL OF A FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP) – ITEM 8B**

*Dorothy Blakeslee moved and Diane Johnson seconded.* Approval to enter into a grant agreement for an amount not to exceed \$114,000 (One Hundred Thirteen Thousand Dollars) for acquisition and rehabilitation costs from the Residential Foreclosure Intervention Program ("FIP") for the property located at 55 Klagg Ave, Trenton, New Jersey (the "Project"), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**FIP #014 – 53 KLAGG AVENUE – APPROVAL OF A FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP) – ITEM 8C**

*Dorothy Blakeslee moved and Robert Tighue seconded.* Approval to enter into a grant agreement for an amount not to exceed \$200,000 (Two Hundred Thousand Dollars) for acquisition and rehabilitation costs from the Residential Foreclosure Intervention Program (“FIP”) for the property located at 53 Klagg Ave, Trenton, New Jersey (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**FIP #016 – 59 KLAGG AVENUE – APPROVAL OF A FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP) – ITEM 8D**

*Dorothy Blakeslee moved and Paulette Sibblies Flagg seconded.* Approval to enter into a grant agreement for an amount not to exceed \$275,000 (Two Hundred Seventy-Five Thousand Dollars) for acquisition and rehabilitation costs from the Residential Foreclosure Intervention Program (“FIP”) for the property located at 59 Klagg Ave, Trenton, New Jersey (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**FIP #009 – 43 CORTLAND STREET – APPROVAL OF A FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP) – ITEM 8E**

*Dorothy Blakeslee moved and Aimee Manocchio Nason seconded.* Approval to enter into a grant agreement for an amount not to exceed \$343,000 (Three Hundred Forty-Three Thousand Dollars) for acquisition and rehabilitation costs from the Residential Foreclosure Intervention Program (“FIP”) for the property located at 43 Cortland Street, Newark, NJ (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**FIP #010 – 43.5 CORTLAND STREET – APPROVAL OF A FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP) – ITEM 8F**

*Dorothy Blakeslee moved and Diane Johnson seconded.* Approval to enter into a grant agreement for an amount not to exceed \$334,000 (Three Hundred Thirty-Four Thousand Dollars) for acquisition and rehabilitation costs from the Residential Foreclosure Intervention Program (“FIP”) for the property located at 43 Cortland Street, Newark, New Jersey (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**FIP #023 – 192 N GREEN STREET – APPROVAL OF A FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP) – ITEM 8G**

*Dorothy Blakeslee moved and Paulette Sibbles Flagg seconded.* Approval to enter into a grant agreement for an amount not to exceed \$400,00 (Four Hundred Thousand Dollars) for acquisition and rehabilitation costs from the Residential Foreclosure Intervention Program (“FIP”) for the property located at 192 N. Green St., Clayton, New Jersey (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**MOTION TO ADJOURN**

*Diane Johnson moved and Robert Tighue seconded. moved and seconded a motion to adjourn at 10:47 am*

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

*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,

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@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





**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

SHEILA Y. OLIVER  
Lt. Governor

P.O. BOX 700  
TRENTON, NJ 08625-0700

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