

**MINUTES OF THE 531st  
TELECONFERENCE BOARD MEETING  
OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

**December 11, 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 Sibbles-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)  
Dorothy Blakeslee

**HMFA STAFF**

**PRESENT:**

- Melanie Walter, Executive Director
- Laura Shea, Chief of Legal and Regulatory Affairs
- Deb Urban, Chief of Multifamily Programs
- John Murray, Chief Financial Officer
- Jeanette Nieves, Executive Board Secretary
- Donna Spencer – Director of Multifamily Programs
- Tanya Hudson-Murray – Managing Director of Multifamily Programs
- Albert Peasco- Senior Legal Research Analyst II / Opra Custodian
- Catherine F. Bernard- Assistant Director of MF Program Funding
- Katone Glover- Director of Asset Management
- Kathleen Annarelli -Policy Research Coordinator
- Jonathan Sternesky- Director of Agency Policy & External Affairs
- Jordan Moskowitz, Managing Director of Single-Family Programs
- Jean Claude Michel - Graphic Design Coordinator
- Jesskomar Velarde Gargot - Honors Fellow
- Daisy Lopez-Ortiz - Honors Fellow
- Tyler Bell - Policy Data Analyst
- Chai Respes – Director of Human Resources
- Katone Glover – Director of Asset Management
- Ahsan Zia – Business Strategy and Project Manager
- Robert Dippold – Insurance Coordinator
- Julianne Reese- Assistant Director of Finance
- Kimberly McMillan- Assistant Director of Finance
- Matthew Boyle – Director of Finance
- Teresa White - Assistant Director of Risk Management
- Shanisha Mack - Credit and Business Analyst
- Laura Shields - Assistant Director of Tax Credit Services

OTHERS  
PRESENT:

Vladimir Palma, Deputy Attorney General, Attorney General's Office  
Michael Blow, Deputy Attorney General, Attorney General's Office  
Alyson Cofran, Deputy Attorney General, Attorney General's Office

MEMBERS  
OF THE PUBLIC:

Michael Acciani – Development Director at LNWA  
Lenny Labarbiera – Windels Marx Lane & Mittendorf, LLP  
Doug Struyk – Public

- \* 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 Sibblias 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 December 5, 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 3c HMFA #08068 - Speer Village Preservation has been pulled from today's agenda***

***Executive Director Walter provided the Executive Director's Update***

## **APPROVAL OF MINUTES**

### **APPROVAL OF THE PUBLIC SESSION MINUTES OF THE NOVEMBER 6, 2025 TELECONFERENCE MEETING OF THE HMFA BOARD – ITEM 1A.**

*Robert Tighue moved and Aimee Manocchio Nason seconded. 1. Approval of the Public Session Minutes of the November 6, 2025 Meeting of the HMFA Board*

*Aye – Janel Winter, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibblias-Flagg*

*Nay – None*

*Abstained- None*

## **SPECIAL NEEDS**

### **HMFA#08009-ELLIOT PLACE SUPPORTIVE HOUSING-APPROVAL OF A MORTGAGE FINANCING COMMITMENT- 2A**

*Paulette Sibblias Flagg moved and Dorothy Blakeslee seconded.* 1. Approval of a mortgage subsidy loan commitment for an estimated \$514,000 in construction and permanent financing from the Special Needs Housing Trust Fund Program (the “SNHTF”) for a project known as Elliot Place Supportive Housing, HMFA #08009 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Janel Winter, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibblias-Flagg*

*Nay – None*

*Abstained- None*

### **HMFA #07874- 32 HERB ROAD- APPROVAL OF A MORTGAGE FINANCING COMMITMENT-2B**

*Dorothy Blakeslee moved and Robert Tighue seconded.* 1. Approval of mortgage subsidy loan commitment for an estimated \$696,000 in construction and permanent financing from the Special Needs Housing Trust Fund Program (“SNHTF”) for a project known as 32 Herb Road, HMFA #07874 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Janel Winter, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibblias-Flagg*

*Nay – None*

*Abstained- None*

**HMFA #08063- LAKEVIEW SUPPORTIVE HOUSING- APPROVAL OF A MORTGAGE  
FINANCING COMMITMENT-2C**

*Paulette Sibblies Flagg moved and Aimee Manocchio Nason seconded.* 1. Approval of a subsidy loan mortgage commitment for an estimated \$676,000 in construction and permanent financing from the Special Needs Housing Trust Fund Program (“SNHTF”) for a project known as Lakeview Supportive Housing, HMFA # 08063 (the “Project”), upon the terms and conditions set in the RFA.

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

*Nay – None*

*Abstained- None*

## **MULTIFAMILY - FOUR PERCENT TAX CREDIT- DECLARATION OF INTENT**

The following projects are 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 projects will be presented to the Board at a subsequent meeting for approval of a mortgage financing commitment.

### **HMFA #08059- TOTOWA AFFORDABLE HOUSING – APPROVAL OF A DECLARATION OF INTENT - ITEM 3A**

*Robert Tighue moved and Paulette Sibbly 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 \$22,859,000 in permanent financing for a project known as Totowa Affordable Housing, HMFA #08059 (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, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibbly Flagg*

*Nay – None*

*Abstained- None*

**HMFA #08092– THE SHEILA Y OLIVER SENIOR BUILDING – APPROVAL OF A DECLARATION OF INTENT - ITEM 3B**

*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 \$14,331,000 in permanent financing for a project known as The Sheila Y Oliver Senior Building, HMFA #08092 (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, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibblias-Flagg*

*Nay – None*

*Abstained- None*

**HMFA #08068– SPEER VILLAGE PRESERVATION– APPROVAL OF A DECLARATION  
OF INTENT - ITEM 3C**

**THIS ITEM HAS BEEN PULLED**

## **MULTIFAMILY – FOUR PERCENT TAX CREDIT**

### **HMFA #07774 – MADISON FAMILY– APPROVAL OF A MORTGAGE FINANCING COMMITMENT- 4A**

*Paulette Sibbly Flagg moved and Robert Tighue seconded.* 1. Approval of a mortgage loan commitment for an estimated \$12,454,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Madison Family, HMFA #07774 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$3,594,000 in permanent financing from the Affordable Housing Production Fund (“AHPF”) Program for the Project, pursuant to the AHPF Program Guidelines.

*Aye – Janel Winter, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibbly Flagg*

*Nay – None*

*Abstained- None*

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

### **HMFA #08003– THE CROSSINGS AT BRICK CHURCH STATION 1B –APPROVAL OF A MORTGAGE FINANCING COMMITMENT - 5A**

*Aimee Manocchio Nason moved and Robert Tighue seconded.* Approval of a mortgage loan commitment for an estimated \$29,310,000 in construction and permanent financing from the Agency Conduit Bond Financing Program for a project known as The Crossings at Brick Church Station 1B, HMFA #08003 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Janel Winter, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibbly Flagg*

*Nay – None*

*Abstained- None*

## **TAX CREDITS**

### **APPROVAL OF THE PUBLICATION OF THE 2025-2026 LOW INCOME HOUSING TAX CREDIT QUALIFIED ALLOCATION PLAN (QAP) - ITEM 6A**

*Robert Tighue moved and Dorothy Blakeslee seconded.* 1. Approval of the adoption of amendments to the 2025–2026 Low-Income Housing Tax Credit Qualified Allocation Plan (QAP), codified at N.J.A.C. 5:80-33.1 et seq., substantially in the form attached hereto. 2. Approval of the summaries of and responses to public comments received in response to the proposed amendments substantially in the form set forth in the adoption notice attached hereto, with authorization for the Executive Director to make such minor changes as may be necessary or helpful to present the responses in clear, readable form. 3. Approval for the Administrative Practice Officer or other appropriate staff member to submit an adoption notice in substantially the form attached hereto to the Office of Administrative Law for publication in the next available issue of the New Jersey Register, upon the date of which publication the amended QAP will become effective.

*Aye – Janel Winter, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibbles-Flagg*

*Nay – None*

*Abstained- None*

## **SPECIAL PROGRAMS**

### **HMFA #1433- KENT STREET SENIOR APARTMENTS – APPROVAL OF AN AHIP (AFFORDABLE HOUSING INSURANCE PILOT PROGRAM) FINANCIAL ASSISTANCE AWARD - ITEM 7A**

*Robert Tighue moved and Aimee Manocchio Nason seconded.* 1. Approval to enter into a non-secured, forgivable loan for an amount not to exceed \$500,000 (Five Hundred Thousand Dollars) for the partial reimbursement of the cost of insurance premiums from the Affordable Housing Insurance Pilot Program (“AHIP”) for the project known as Kent Street Senior Apartments located in Pennsville, New Jersey (the “Project”), upon the terms and conditions set forth below. 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, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibbly-Flagg*

*Nay – None*

*Abstained- None*

**HMFA #2307- HORIZON HEIGHTS APARTMENTS – APPROVAL OF AN AHIP FINANCIAL ASSISTANCE AWARD - ITEM 7B**

*Paulette Sibbly Flagg moved and Dorothy Blakeslee seconded.* 1. Approval to enter into a non-secured, forgivable loan for an amount not to exceed \$300,000 (Three Hundred Thousand Dollars) for the partial reimbursement of the cost of insurance premiums from the Affordable Housing Insurance Pilot Program (“AHIP”) for the project known as Horizon Heights Apartments located in Union City, NJ (the “Project”), upon the terms and conditions set forth in the RFA. 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, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibbly Flagg*

*Nay – None*

*Abstained- None*

**HMFA #2827- CLIFTON MAIN MEWS APARTMENTS - APPROVAL OF AN AHIP  
(FINANCIAL ASSISTANCE AWARD - ITEM 7C**

*Paulette Sibblias Flagg moved and Robert Tighue seconded.* 1. Approval to enter into a non-secured, forgivable loan for an amount not to exceed \$300,000 (Three Hundred Thousand Dollars) for the partial reimbursement of the cost of insurance premiums from the Affordable Housing Insurance Pilot Program (“AHIP”) for the project known as Clifton Main Mews Apartments located in Clifton, New Jersey (the “Project”), upon the terms and conditions set forth in the RFA. 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, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibblias-Flagg*

*Nay – None*

*Abstained- None*

**HMFA #3257- CLIFTON MAIN MEWS II APARTMENTS – APPROVAL OF AN AHIP  
FINANCIAL ASSISTANCE AWARD - ITEM 7D**

*Aimee Manocchio Nason moved and Dorothy Blakeslee seconded.* Approval to enter into a non-secured, forgivable loan for an amount not to exceed \$500,00 (Five Hundred Thousand Dollars) for the partial reimbursement of the cost of insurance premiums from the Affordable Housing Insurance Pilot Program (“AHIP”) for the project known as Clifton Main Mews II Apartments located in Clifton, New Jersey (the “Project”), upon the terms and conditions set forth in the RFA. 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, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibbly-Flagg*

*Nay – None*

*Abstained- None*

**FIP # 024 – 302 LISA WAY - APPROVAL TO ENTER INTO A FORECLOSURE  
INTERVENTION PROGRAM AGREEMENT - ITEM 7E**

*Dorothy Blakeslee moved and Paulette Sibblyes Flagg seconded.* Approval to enter into a grant agreement for an amount not to exceed \$327,710.00 (Three Hundred Twenty-Seven Thousand Seven Hundred Ten Dollars and Zero Cents) for acquisition and rehabilitation costs from the Residential Foreclosure Intervention Program (“FIP”) for the property located at 302 Lisa Way, Cinnaminson, New Jersey (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Janel Winter, Eric Kaufmann, Aimee Manocchio – Nason, Dorothy Blakeslee, Robert Tighue , Paulette Sibblyes-Flagg*

*Nay – None*

*Abstained- None*

**FIP # 025 – 4503 ALBRIDGE WAY- APPROVAL TO ENTER INTO A FORECLOSURE  
INTERVENTION PROGRAM AGREEMENT - ITEM 7F**

*Paulette Sibblies Flagg moved and Dorothy Blakeslee seconded.* 1. Approval to enter into a grant agreement for an amount not to exceed \$325,794.00 (Three Hundred Twenty-Five Thousand Seven Hundred Ninety-Four Dollars and Zero Cents) for acquisition and rehabilitation costs from the Residential Foreclosure Intervention Program (“FIP”) for the property located at 4503 Albridge Way, Mount Laurel, New Jersey (the “Project”), upon the terms and conditions set forth in the RFA.

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

**FINANCE**

**APPROVAL OF THE AGENCY’S FISCAL YEAR 2026 BUDGET – ITEM 8A**

*Paulette Sibblies-Flagg moved and Dorothy Blakeslee seconded.* 1. Approval of the Fiscal Year 2026 Budget by the Agency Board.

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

**MOTION TO ADJOURN**

*Robert Tighue moved and Paulette Sibblies-Flagg seconded a motion to adjourn at 10:32 am*

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

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



PHILIP D. MURPHY  
*Governor*

SHEILA Y. OLIVER  
*Lt. Governor*

*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*

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,

A handwritten signature in blue ink that appears to read "Matthew J. Platkin".

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 Garellick, 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  
TEL (609) 292-7272  
FAX (609) 292-5461

**PHIL MURPHY**  
*Governor*

**SHEILA OLIVER**  
*Lt. Governor*

**MARLENE CARIDE**  
*Commissioner*

**RICHARD MUMFORD**  
*Acting Director of Banking*

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 read "EM".

Elizabeth Maher Muoio  
State Treasurer



PHILIP D. MURPHY  
Governor

SHEILA Y. OLIVER  
Lt. Governor

SARAH ADELMAN  
Acting Commissioner

State of New Jersey  
Department of Human Services

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