

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
NOTICE OF PUBLIC HEARING

The New Jersey Housing and Mortgage Finance Agency (the “Agency”) will hold a public hearing on **Monday, August 31, 2026 at 11:00 a.m. by teleconference** accessible to the general public for the purpose of providing a reasonable opportunity for interested persons to express their views both orally and in writing with respect to the proposed issuance by the Agency of one or more issues and one or more series of Multi-Family Revenue Bonds in a maximum aggregate principal amount not to exceed \$110,000,000, the interest on which is expected to be excluded from gross income for purposes of federal income taxation (the “Tax-Exempt Bonds”). The Tax-Exempt Bonds will be issued in anticipation of (a) providing new mortgage loans, or reimbursing the Agency for prior mortgage loans made from Agency funds, made to finance the construction, purchase and/or rehabilitation of multi-family residential rental projects, including the projects described below; (b) funding a Debt Service Reserve Fund for the Tax-Exempt Bonds or financing all or a portion of the premium for one or more surety bonds for deposit to the Debt Service Reserve Fund; (c) paying for capitalized interest; and (d) paying costs of issuance of the Tax-Exempt Bonds, including municipal bond insurance, if any. Other available monies, including the proceeds of one or more series of bonds of the Agency the interest on which is expected to be included in gross income for federal income tax purposes, may also be used for these purposes. Set forth below are the projects that are expected to be included in the bond issues which have received or may receive mortgage loans for the construction, purchase and/or rehabilitation of multi-family housing rental projects financed with the proceeds of the Tax-Exempt Bonds:

PROJECT OWNER / CONTACT PERSON / OPERATOR OR MANAGER	PROJECT ADDRESS	TAX BLOCK & LOT	NAME OF PROJECT	DWELLING UNITS	MAXIMUM MORTGAGE LOAN AMOUNT
Apartments at Three Bridges Holdings, LLC / Noah Freiberg / Conifer Management, LLC	702 Highway 202 Readington 08822 Hunterdon County	Block 81, Lot 1	Apartments at Three Bridges	80	\$12,596,562
West Deptford Apartments LLC / David Ginsberg / Winn Management Company LLC	420 Grove Avenue West Deptford 08086 Gloucester County	Block 328.00, Lot 3.0100	Gordon H. Mansfield Veterans and Seniors	84	\$28,571,436
Saddle Brook Urban Renewal Associates, LLC / Geoffrey Long / MRK Property Management	435 North Midland Avenue Saddle Brook 07663 Bergen County	Block 1401, Lot 18.00	Willows at Saddle Brook	58	\$7,252,414
Water Street Urban Renewal Associates, LLC / Noah Freiberg / Conifer Management, LLC	201 Water Street Swedesboro 08085 Gloucester County	Block 23, Lot 1	Riverstone Commons (aka Third and Water)	80	\$10,707,671
Project Freedom at Wall Township, LP / Tracee Battis / Project Freedom Inc.	1427 Wyckoff Road Wall Township 07727 Monmouth County	Block 913.00, Lots 25.01, 35.01	Project Freedom at Wall Township	66	\$16,731,457
74 West Main Street Urban Renewal Associates, LP / Elizabeth Kulinich / RPM Management II, LLC	West Main Street & 74 Mt. Pleasant Avenue Rockaway Borough 07866 Morris County	Block 73.00 Lot 65.0100	West Main Street Residences	70	\$17,045,633
Texas Avenue Homes LP / Richard Martoglio / RPM Management II, LLC	2495 Brunswick Pike Lawrence Township 08648 Mercer County	Block 2001 Lot 2.02	Texas Avenue Homes	54	\$2,336,890
Alfred Cramer Urban Renewal, LLC / Nicholas J. Cangelosi / Michaels Development Company I LP	1114 East State Street; 2401 Harrison Avenue Camden 08105 Camden County	Block 818: Lots 14, 16, 17, 30, 31, 48, 49, 51, 53, 57, 59 Block 814: Lot 2	Alfred Cramer	73	\$13,396,895

Members of the public may join by dialing from your phone (Toll Free): 1 (877) 938-7184, Participant Access Code: 42278934. Interested persons may submit written comments in advance via email to **thudson-murray@njhmfa.gov** or may submit written comments to Tanya Hudson-Murray, at the Agency, at P.O. Box 18550, Trenton, NJ 08650-2085. **It is preferable, but not mandatory, that anyone who would like to be heard submit a written request to Tanya Hudson-Murray, at the Agency, at P.O. Box 18550, Trenton, NJ 08650-2085, or by email to thudson-murray@njhmfa.gov at least 24 hours in advance of the hearing.**

FINANCINGS OF THE NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY ARE NOT OBLIGATIONS OF THE STATE OF NEW JERSEY NOR OF ANY COUNTY OR MUNICIPALITY THEREOF.

This notice is published in accordance with, and the public hearing will be held by and on behalf of the Agency as the issuer of the Tax-Exempt Bonds as required by, the public notice requirements of Section 147(f) of the Internal Revenue Code of 1986 as amended.