

**MINUTES OF THE 518<sup>th</sup> TELECONFERENCE BOARD MEETING  
OF THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY**

**September 26, 2024**

**MEMBERS:**

- \* Kate McDonnell, 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 Justin Zimmerman,
- \*\*\*\* Eric Kaufman, Director of Special Projects, Department of Human Services (representing Sarah Adelman Commissioner, Department of Human Services)

Dorothy Blakeslee  
Diane Johnson

**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  
Terry Tucker, Chief of Staff  
Jeanette Nieves, Executive Board Secretary  
Tanya Hudson-Murray- Managing Director of Multifamily Programs  
Rosy Dafonseca - Assistant Director of Multifamily/Supported Housing and Lending  
Donna Spencer –Director of Multifamily Programs  
Joseph Heath, Director of Capital Markets  
Jonathan Sternesky, Manager of Policy and Legislative Affairs  
Sean Palombi, General Services Assistant 1  
Pam DeLosSantos, Director of Technical Services  
Mary Miller, Director of Operations  
Jordan Moskowitz, Managing Director of Single Family Programs  
Catherine Bernard, Assistant Director of MF Program Funding  
Teresa White, Assistant Director of Risk Management & Special Program Administration  
Katone Glover, Director of Asset Management  
Gerald Boone, Credit Officer III  
Steven Barry – Asset Management Honor Fellow  
Laeuna Chisolm – Asset Management Honor Fellow  
Jesse Crawford, Manager of Marketing and Communications  
George Davidson, Communications Systems Coordinator  
Chai Respes, Director of Human Resources

OTHERS  
PRESENT:

Dorian Smith, Assistant Counsel, Governor's Authority Unit  
Vladimir Palma, Deputy Attorney General, Attorney General's Office

MEMBERS  
OF THE PUBLIC:

Bob Faggio, Jeffries Group  
Mike Sawyer, JAS  
Colleen Drewes, JAS  
Susannah Henschel, RPM  
Jim Criswell, Project Freedom

- \* Letter of January 5, 2024 designating Kate McDonnell 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, Acting Commissioner, Department of Banking and Insurance
- \*\*\*\* Letter of November 2, 2018 designating Eric Kaufman to represent Sarah Adelman, Commissioner, Department of Human Services

## **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, regular mail and hand delivery on September 26, 2024 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**

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

**APPROVAL OF MINUTES**

**APPROVAL OF THE PUBLIC SESSION MINUTES OF THE SEPTEMBER 26, 2024  
MEETING OF THE HMFA BOARD – ITEM 1A.**

*Dorothy Blakeslee moved and Diane Johnson seconded.* 1. Approval of the Public Session Minutes of the August 15, 2024 Meeting of the HMFA Board

*Aye – Kate McDonnell, Paulette Sibblies-Flagg, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann*

*Nay – None*

*Abstained- Robert Tighue*

## SINGLE FAMILY

### APPROVAL OF UPDATES TO SIGNATORIES ON FREDDIE MAC FORM 988SF- HFA- ITEM 2A

*Robert Tighue moved and Aimee Manocchio Nason seconded.* 1. Approval to execute and deliver the Federal Home Loan Mortgage Corporation (“Freddie Mac”) Form 988SF-HFA Certificate of Incumbency for Housing Finance Authority (the “Form 988SF-HFA”) (attached hereto). 2. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, Chief of Staff, and Managing Director of Single Family to execute and deliver the Freddie Mac Form 988SF-HFA, in consultation with the Attorney General’s Office. 3. Authorization for each Authorized Employee identified by title above, and further identified by name and title on Form 988SF-HFA, to be authorized and empowered, individually and singularly, to: (a) execute any and all instruments, documents, forms, Records and Electronic Records necessary or proper or required by Freddie Mac to effectuate the authority set forth in the attached Resolution by: (i) affixing his or her original written signature to paper instruments, documents, forms and/or other records, and/or (ii) attaching their Electronic Signature to or logically associating their Electronic Signature with Electronic Records that contain or communicate instructions (or modified instructions) to transfer funds (cash or securities) by wire transfer, ACH or other funds transfer system expressly approved by and designated by Freddie Mac, and (b) deliver any and all executed instruments, documents, forms, Records and Electronic Records to Freddie Mac. 4. Authorization for the Managing Director, Single Family; Director of Capital Markets and Bond Compliance Reporting; Assistant Director of Single Family Programs; Supervisor of Securitization and Collateral; and Single Family Coordinator to be authorized to grant access to Authorized Employees with the External Seller Setup Manager role within Loan Selling Advisor, Freddie Mac’s technology solution for pricing, contracting, and loan delivery needs. Any Authorized Employee designated as an External Seller Setup Manager has the ability to effect funds transfers via Loan Selling Advisor. 5. Authorization for the Executive Director, Chief Financial Officer, Chief of Legal and Regulatory Affairs, Chief of Staff and Managing Director of Single Family to take any and all steps necessary to implement the actions set forth above.

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

*Nay – None*

*Abstained- None*

**SPECIAL NEEDS**

**HMFA #07890– HILLSDALE SUPPORTIVE HOUSING– APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3A**

*Dorothy Blakeslee moved and Robert Tighue seconded.* Approval of a mortgage subsidy loan commitment for an estimated \$1,183,000 in construction and permanent financing from the Special Needs Housing Trust Fund for a project known as Hillsdale Supportive Housing, HMFA #07890 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**HMFA #07950– AVE C SUPPORTIVE HOUSING– APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3B**

*Diane Johnson moved and Robert Tighue seconded.* Approval of a mortgage subsidy loan commitment for an estimated \$715,000 in construction and permanent financing from the Special Needs Housing Trust Fund Program (the “SNHTF”) for a project known as Ave C Supportive Housing, HMFA #07950 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*



**HMFA #07875– 1753 DAKOTA STREET – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 3C**

*Dorothy Blakeslee moved and Aimee Manocchio Nason seconded.* Approval of mortgage subsidy loan commitment for an estimated \$828,000 in construction and permanent financing from the Special Needs Housing Trust Fund Program (“SNHTF”) for a project known as 1753 Dakota Street, HMFA #07875 (the “Project”), upon the terms and conditions set forth in the RFA.

*Aye – Kate McDonnell, 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 #07949– BERNARDSVILLE FAMILY – APPROVAL OF A DECLARATION OF INTENT - ITEM 4A**

*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 \$17,334,00 in permanent financing for a project known as Bernardsville Family, HMFA # 07949 (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 McDonnell, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

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

### **HMFA #07897– GREATE BAY – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5A**

*Robert Tighue moved and Aimee Manocchio Nason seconded.* 1. Approval of a mortgage loan commitment for an estimated \$10,691,000 in construction only financing from the Agency Revenue Bond Financing Program for a project known as, Greate Bay HMFA #07897 (the “Project”), upon the terms and conditions set forth in the RFA. 2. Approval of a subsidy mortgage loan commitment for an estimated \$750,000 in construction and permanent financing from the Special Needs Housing Trust Fund (“SNHTF”) Program for the Project, pursuant to the SNHTF Program Guidelines. 3. Approval of a subsidy mortgage loan commitment for an estimated \$6,300,000 in construction and permanent financing from the Affordable Housing Production Fund (“AHPF”) Program for the Project, pursuant to the AHPF Program Guidelines.

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

*Nay – None*

*Abstained- None*

**HMFA #07830– OASIS AT PRINCETON PIKE – APPROVAL OF A MORTGAGE  
MODIFICATION - ITEM 5B**

*Diane Johnson moved and Robert Tighue seconded.* Approval of a modification of the mortgage loan commitment for a project known as Oasis at Princeton Pike, HMFA #07830 (the “Project”), upon the terms and conditions set forth in the RFA

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

*Nay – None*

*Abstained- None*

**HMFA #07719– GREATER PATERSON DEVELOPMENT –APPROVAL OF A MORTGAGE MODIFICATION RECOMMITMENT - ITEM 5C**

*Aimee Manocchio Nason moved and Diane Johnson seconded.* Approval of a modification of the mortgage recommitment for a project known Greater Paterson Development, HMFA #07719 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**HMFA #07936– WOODLAKE APARTMENTS – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 5D**

*Robert Tighue moved and Dorothy Blakeslee seconded.* Approval of a mortgage loan commitment for an estimated \$18,100,000 in permanent financing from the Agency Revenue Bond Financing Program for a project known as Woodlake Apartments, HMFA #07936 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*

**HMFA #07767– APARTMENTS AT VERONA AKA VERONA FLATS – APPROVAL OF A MORTGAGE MODIFICATION - ITEM 5E**

*Robert Tighue moved and Dorothy Blakeslee seconded.* Approval of a modification of the mortgage loan commitment for a project known as Apartments at Verona aka Verona Flats HMFA #07767 (the “Project”), upon the terms and conditions set forth in the RFA

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

*Nay – None*

*Abstained- None*

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

**HMFA #07933– MONTGOMERY GATEWAY APARTMENTS – APPROVAL OF A MORTGAGE FINANCING COMMITMENT - ITEM 6A**

*Dorothy Blakeslee moved and Diane Johnson seconded.* Approval of a mortgage loan commitment for an estimated \$47,312,000 in construction and permanent financing from the Agency Conduit Bond Program for a project known as Montgomery Gateway Apartments, HMFA #07933 (the “Project”), upon the terms and conditions set forth in the RFA.

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

*Nay – None*

*Abstained- None*



**MULTIFAMILY – NINE - PERCENT TAX CREDIT**

*(Item 7A - HMFA #07965– 150-170 South Broad Street – Approval of a Mortgage Financing Commitment has been submitted for Early Approval)*

**MULTIFAMILY**

**APPROVAL OF REVISIONS TO THE AFFORDABLE HOUSING PROGRAM GUIDELINES - ITEM 8A**

*Robert Tighue moved and Dorothy Blakeslee seconded.* 1. Approval to amend the Affordable Housing Production Fund Program (“AHPF Program”) Guidelines as set forth in the RFA. 2. Approval to add \$40,000,000 of the \$100,000,000 supplemental allotment appropriated to the AHPF in the Fiscal Year 2024 budget. 3. Authorization for the Executive Director 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 policy or implementation of the Guidelines 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 Multifamily 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 McDonnell, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**APPROVAL OF REVISIONS TO THE AFFORDABLE HOUSING PRODUCTION FUND**  
**MOU - ITEM 8B**

*Aimee Manocchio Nason moved and Robert Tighue e seconded.* 1. Approval to execute and delivery an Amendment to the 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 Affordable Housing Production Fund (“AHPF”). 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 – Kate McDonnell, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**APPROVAL OF ENTER INTO AN MOU WITH DCA/DRM FOR ADDITIONAL SFRF FUNDS - ITEM 8C**

*Robert Tighue moved and Diane Johnson seconded.* 1. Approval to execute and deliver 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. 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 – Kate McDonnell, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

**CAPITAL MARKETS**

**HMFA #02729 – NORTH BRUNSWICK CRESCENT – APPROVAL OF CONDUIT BOND DOCUMENTS – ITEM 9A**

*Aimee Manocchio Nason moved and Diane Johnson seconded.* Approval of the attached Resolution Authorizing and Directing the Execution and Delivery of a Supplement to the Trust Indenture for the following Agency Multifamily Conduit Bond Issuance: North Brunswick Crescent Project, Series 2018 L-1 and L-2 and authorizing other matters in connection therewith (the “Resolution”).

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

*Nay – None*

*Abstained- None*

## **REGULATORY AFFAIRS**

### **APPROVAL OF AMENDMENTS TO THE SINGLE-FAMILY PROGRAM REGULATIONS- ITEM 10A**

*Robert Tighue moved and Dorothy Blakeslee seconded.* 1. Approval of amendments and other changes to the Agency's rules governing single-family programs. 2. Authorization for the Executive Director, the Administrative Practice Officer, and/or other staff, as appropriate, in consultation with the Attorney General's office, to prepare and submit a proposal notice substantially in the form attached hereto to the Office of Administrative Law (OAL) to be published in the New Jersey Register and otherwise distributed for a 60-day public comment period.

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

*Nay – None*

*Abstained- None*

**SPECIAL PROGRAMS**

**FIP #011– 116 CHARING WAY – APPROVAL OF FUNDING COMMITMENT FROM THE FORECLOSURE INTERVENTION PROGRAM (FIP)– ITEM 11A**

*Robert Tighue moved and Dorothy Blakeslee seconded.* Approval to enter into a grant agreement for an amount not to exceed \$400,000 (Four Hundred Thousand Dollars) for acquisition and rehabilitation costs from the Residential Foreclosure Intervention Program (“FIP”) for the property located at 116 Charing Way, Mount Laurel, New Jersey (the “Project”), upon the terms and conditions set forth below.

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

*Nay – None*

*Abstained- None*

## **OTHER BUSINESS**

### **APPROVAL OF REVISIONS TO THE SZL GUIDELINES - ITEM 12A**

*Diane Johnson moved and Aimee Manocchio Nason seconded.* 1. Approval is requested for the appropriation, allocation, and encumbrance of an additional \$27,766,125 to fund the Strategic Zone Lending Pool (the “Program”) through the de-appropriation and reallocation of monies from previously authorized programs as listed on Appendix A. 2. Approval is requested to increase the individual project cap from \$5 million to \$8 million. 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 McDonnell, Paulette Sibblies-Flagg, Robert Tighue, Diane Johnson, Dorothy Blakeslee, Aimee Manocchio-Nason, Eric Kaufmann*

*Nay – None*

*Abstained- None*

## **MOTION TO ADJOURN**

*Robert Tighue moved and Diane Johnson seconded a motion to adjourn at 10:50 am*

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

*Nay – None*

*Abstained- None*





**State of New Jersey**  
DEPARTMENT OF COMMUNITY AFFAIRS  
101 SOUTH BROAD STREET  
PO Box 800  
TRENTON, NJ 08625-0800  
(609) 292-6420

**PHILIP D. MURPHY**  
*Governor*

**TAHESHA L. WAY**  
*Lieutenant Governor*

**JACQUELYN A. SUÁREZ**  
*Acting Commissioner*

January 5, 2024

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

Dear Executive Director Walter:

Please accept this letter as formal notification that the Department of Community Affairs Deputy Commissioner Kate McDonnell 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 609-913-4785.

Sincerely,

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

Jacquelyn A. Suárez  
Acting Commissioner

c: Kate McDonnell  
Kia A. King



*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 Sibblies-Flagg of the Division of Banking.

Ms. Sibblies-Flagg can be reached at [paulette.sibblies-flagg@dobi.nj.gov](mailto:paulette.sibblies-flagg@dobi.nj.gov), telephone (609) 940-7347.

Very truly yours,

Marlene Caride  
Commissioner

cc: Richard Mumford, Acting Director of Banking  
Paulette Sibblies-Flagg, Division of Banking



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](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