

# New Jersey Housing and Mortgage Finance Agency Compliance Manual

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## Appeals

Appeal packages requiring NJHMFA review will be delivered to the Chief of Credit and Business Development Division of the New Jersey Housing and Mortgage Finance Agency 637 South Clinton Avenue, P O Box 18550, Trenton, NJ 08650. All appeals will be assigned to a Hearing Officer designated by the Director of the Credit and Business Development Division or referred to a Hearing Officer from the Department of Community Affairs Sandy Recovery Division. The case will be reviewed and a final decision will be rendered. A final decision may be resolved by the Hearing Officer without further review. For a contested case the petitioner will have forty-five (45) days from the date of the Hearing Officer's final decision to request a matter be transmitted to the Office of Administrative Law (OAL). This request must include the name, address, telephone number and e-mail address (if applicable) of the grant applicant and the factual basis or specific reasons why he or she is requesting an OAL hearing. The written request must be addressed to: New Jersey Housing and Mortgage Finance Agency, Director Credit and Business Development Division, P.O. Box 18550, Trenton, NJ 08650.

**Any such request must be submitted to the above address within thirty (30) days from the date of the Hearing Officer's final decision.**

Once the participant requests a review of the final decision, in accordance with the Administrative Procedures Act (N.J.S.A. §52:14B-12), the matter will be transmitted to the Office of Administrative Law (OAL) as a contested case.

An appeal to the OAL involves transmitting the case to the OAL to be heard by an Administrative Law Judge (ALJ). This process includes a formal hearing before the ALJ, who will issue an initial decision. The Commissioner of the DCA reviews the initial decision and issues a final decision, accepting the initial decision, modifying it, or rejecting it. The initial decision and the final decision will both be sent to the participant at the address provided in the request.