

**Integrity Monitor Report
Category 3**

Integrity Monitor Firm Name: Vander Weele Group^{LLC}
Quarter Ending: 9/30/2024
Expected Engagement End Date: 12/31/2024

A. General Info

1. Recovery Program Participant:

New Jersey Housing and Mortgage Finance Agency (NJHMFA)

2. Federal Funding Source (e.g. CARES, HUD, FEMA, ARPA):

American Rescue Plan Act (ARPA)

3. State Funding Source (if applicable):

N/A

4. Deadline for Use of State or Federal Funding by Recovery Program Participant:

September 30, 2026

5. Accountability Officer:

Tina Vignali, Senior Compliance Officer

6. Program(s) under Review/Subject to Engagement:

Emergency Rescue Mortgage Assistance (ERMA) program

7. Brief Description, Purpose, and Rationale of Integrity Monitor Project/Program:

The purpose of this engagement is to review the ERMA programs for compliance with:

- a) ERMA program guidelines
 - Mortgage Reinstatement program
 - Mortgage Payment Assistance program

**Integrity Monitor Report
Category 3**

- Property Charge Default Resolution program
- Housing Counseling program

b) Homeowner Assistance Fund (HAF)

c) Coronavirus State Fiscal Recovery Fund (CSFRF) Interim and Final Rule, as applicable

The ERMA programs are:

- Mortgage Reinstatement program
- Mortgage Payment Assistance program
- Property Charge Default Resolution program
- Housing Counseling program

8. Amount Allocated to Program(s) under Review:

The State of New Jersey allocated approximately \$325,965,861.00 under ERMA through the Homeowner Assistance Fund from ARPA for the program.

9. Amount Expended by Recovery Program Participant to Date on Program(s) under Review:

\$220,548,160.00

10. Amount Provided to Other State or Local Entities:

N/A

11. Completion Status of Program (e.g. planning phase, application review, post-payment):

NJHMFA has expended more than 67 percent of the ERMA allocation and continues to accept applications and award funding.

12. Completion Status of Integrity Monitor Engagement:

Monitoring phase

**Integrity Monitor Report
Category 3**

B. Monitoring Activities

13. If FEMA funded, brief description of the status of the project worksheet and its support:

a) IM Response

N/A

b) Recovery Program Participant Comments

N/A

14. Description of the services provided to the Recovery Program Participant during the quarter (i.e. activities conducted, such as meetings, document review, staff training, etc.):

a) IM Response

- 1) Attended biweekly Microsoft Teams meetings with the NJHMFA.
- 2) Requested documents from the NJHMFA for the risk assessment.
- 3) Reached an agreement with the NJHMFA on "logistics," such as the document transmittal process and dates/times for biweekly meetings.
- 4) Completed interviews with NJHMFA/ERMA management and key staff for the risk assessment.
- 5) Commenced reviewing documentation provided by the NJHMFA for the risk assessment.
- 6) Conducted interviews with NJHMFA/ERMA management and key staff for the single-entity risk assessment.
- 7) Reviewed documentation provided by the NJHMFA for the single-entity risk assessment.
- 8) Completed the single-entity risk assessment draft.
- 9) Provided the single-entity risk assessment draft to key NJHMFA/ERMA personnel on July 30, 2024.
- 10) Attended an audit walkthrough with NJHMFA staff.
- 11) Updated the ERMA Audit Checklist to be used by the Vander Weele Group (VWG) during monitoring reviews.

**Integrity Monitor Report
Category 3**

- 12) Submitted a no-cost modification to the NJHMFA on 08/30/2024, to include a project extension that fully adheres to the scope of work requirements.
- 13) Submitted the NJHMFA Comparative Risk Assessment to select applicants for review.
- 14) Reviewed 157 denied applications.
- 15) Reviewed 45 approved applications.
- 16) Scheduled VWG fraud training for October 17th from 9:00 until 11:00 a.m.
- 17) Conducted an internal training on how to conduct the review process.
- 18) Drafted and submitted monthly report for July on 07/31/2024.
- 19) Drafted and submitted monthly report for August on 08/30/2024.
- 20) Drafted and submitted monthly report for September on 09/30/2024.
- 21) Drafted and submitted the quarterly report for Q3 on 09/30/2024.

b) Recovery Program Participant Comments

None

15. Description to confirm appropriate data/information has been provided by the Recovery Program Participant and description of activities taken to review the project/program:

a) IM Response

The NJHMFA provided requested documents for the risk assessment.

b) Recovery Program Participant Comments

None

16. Description of quarterly auditing activities conducted to ensure procurement compliance with terms and conditions of contracts and agreements:

a) IM Response

The IM is currently in the monitoring engagement, reviewing denied and approved applications.

**Integrity Monitor Report
Category 3**

b) Recovery Program Participant Comments

None

17. If payment documentation in connection with the contract/program has been reviewed, provide description.

a) IM Response

N/A

b) Recovery Program Participant Comments

None

18. Description of quarterly activity to prevent and detect waste, fraud, and/or abuse:

a) IM Response

N/A

b) Recovery Program Participant Comments

None

19. Details of any integrity issues/findings, including findings of waste, fraud, and/or abuse:

a) IM Response

As the IM is currently in the monitoring engagement, there have been no findings of waste, fraud, and/or abuse to date.

b) Recovery Program Participant Comments

None

20. Details of any other items of note that have occurred in the past quarter:

a) IM Response

**Integrity Monitor Report
Category 3**

N/A

b) Recovery Program Participant Comments

N/A

21. Details of any actions taken to remediate waste, fraud, and/or abuse noted in past quarters:

a) IM Response

N/A

b) Recovery Program Participant Comments

N/A

C. Miscellaneous

22. List of hours (by employee) and expenses incurred to perform quarterly integrity monitoring review:

a) IM Response

Maribeth Vander Weele – 1.75
Elizabeth Mackay – 97.85
Dr. Kristen Mokofisi – 50.30
Sophia Staveris – 118.80
Al Scott – 72.45
Cassy Good – 114.20
Christina Evans – 5.50
Sydney Long – 3.50

b) Recovery Program Participant Comments

None

23. Add any item, issue, or comment not covered in previous sections but deemed pertinent to monitoring program:

**Integrity Monitor Report
Category 3**

a) IM Response

N/A

b) Recovery Program Participant Comments

N/A

Name of Integrity Monitor:	Vander Weele Group ^{LLC}
Name of Report Preparer:	Cassy Good
Signature:	<i>Cassy Good</i>
Date:	09/30/2024