

**Integrity Monitor Report
Category 3**

Integrity Monitor Firm Name: Vander Weele Group^{LLC}
Quarter Ending: 03/31/2025
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
 - Property Charge Default Resolution program

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- 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

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:

\$236,877,980

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 72.7 percent of the ERMA allocation and continues to accept applications and award funding.

12. Completion Status of Integrity Monitor Engagement:

Completed

B. Monitoring Activities

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

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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. Drafted and submitted the NJHMFA ERMA Monitoring Engagement Exit Conference Agenda on 1/6/2025.
2. Attended the NJHMFA ERMA Monitoring Engagement Exit Conference on 1/6/2025.
3. Conducted an internal survey to highlight the VWG strengths and areas of improvement.
4. On December 31, 2025, the IM submitted the Summary Report from its monitoring engagement to NJHMFA, and provided NJHMFA the opportunity to review and correct/explain exceptions from the ERMA file review. Following several exchanges of the updated versions, both parties finalized the Vander Weele Group NJHMFA Integrity Monitor Summary Report on 2/13/2025.
5. Attended an internal meeting to discuss the internal survey on 2/13/2025.
6. Drafted and submitted the Q1 2025 report.

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 the requested documents for the risk assessment and for the review of ERMA files.

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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 completed the final quarterly report.

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

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There have been no findings of waste, fraud, and/or abuse.

b) Recovery Program Participant Comments

None

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

a) IM Response

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

Hours worked towards deliverables after 12/31/2024 were not billed to New Jersey.

b) Recovery Program Participant Comments

None

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

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:	03/31/2025