

**REGULAR MEETING OF THE HOUSING AUTHORITY OF THE BOROUGH OF LODI****CALL TO ORDER:****PLEDGE OF ALLEGIANCE:**

**NOTICE OF MEETING:** This meeting has been publicly advertised in compliance with the Open Public Meeting Act and is being tape-recorded.

**ROLL CALL:** Caruso \_\_\_ Lynch \_\_\_ Marra \_\_\_ Woods \_\_\_ Di Chiara \_\_\_ Cody \_\_\_  
Executive Director \_\_\_ Attorney \_\_\_ Secretary \_\_\_ Deputy Director \_\_\_

**BIDS:**

**APPROVAL OF MINUTES:** Regular Meeting – June 25, 2015  
Special Meeting – August 12, 2015

**COMMUNICATIONS:**

1. FEMA Reimbursement of \$96,488.13 applicable to Hurricane Irene (8/2011) expenses incurred/paid
2. Capital Fund Certification – designating LHA as “High Performer”
3. Submission of LHA’s Natural Gas Master Meter Certification to State of NJ (pipeline safety)

**REPORT OF ATTORNEY:****REPORT OF ACCOUNTANT:****REPORT OF SECURITY:****MONTHLY BILLS – PUBLIC HOUSING & SECTION 8 RENTAL ASSISTANCE:****REPORT OF EXECUTIVE DIRECTOR:****REPORT OF DEPUTY EXECUTIVE DIRECTOR/ADMINISTRATOR OF SECTION 8/HOUSING MANAGER:****RESOLUTIONS:**

1. Resolution #14-29	Public Housing & Section 8 Consulting Contract – 10/01/15 thru 09/30/16
2. Resolution #14-30	Mandatory Direct Deposit of Net Pay for All Full-Time Regular Employees – Effective 1 <sup>st</sup> Payroll on or After October 1, 2015
3. Resolution #14-31	Rent Write-Off FYE 09/30/15
4. Resolution #14-32	Authorizing Late 2015 Budget Resolution Applicable to LHA Budget – as Recommended/Required by NJDCA
5. Resolution #14-33	2015 Budget Resolution – FY 10/01/15 thru 09/30/16
6. Resolution #14-34	2015 NJDCA Budget & Capital Budget – FY 10/01/15 thru 09/30/16
7. Resolution #14-35	Amendments to Flexible Spending Account (FSA) – Effective 01/01/16
8. Resolution #14-36	OPRA Request and LHA’s Response via Email – still being typed
9. Resolution #14-37	Public Meetings – Closed Sessions Excluding Members of the Public – still being typed
10. Resolution #14-38	Memorializing – Memorandum of Understanding for Retiree’s Post-Employment Benefits for Retired Employee Lenore Morrell

**REPORT OF COMMISSIONERS:****OLD BUSINESS:****NEW BUSINESS:****GOOD & WELFARE:****HEARING OF CITIZENS:****UNFINISHED BUSINESS:****ADJOURNMENT:**

**REPORT OF ATTORNEY:**

- 1. Response to Elizabeth Stellato (DVP #13D) – LHA's Counsel's notice of denial for son, Michael Stellato, to move into DVP unit
  - a. Executive Director's denial for son, Michael Stellato, to be placed as household member on Section 8 Voucher
- 2. Review revised statement for Closed Meetings – still pending
- 3. Opinion pertaining to OPRA Request for PH/S-8 tenant information/records

**\*Need Motion to go into Closed Session Pertaining to Ongoing & Possible Litigation**

Motion: \_\_\_\_\_  
Seconded: \_\_\_\_\_

- Ongoing – Eva Grecco (DVP #15D) –

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- Ongoing – Christina Johanneman (Former Section 8 Participant) –

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- Ongoing – M. Rouf (Former Section 8 Participant) –

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- Sophia Fava (DVP #16A)

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- Elizabeth Stellato (DVP #13D)

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- Michael Stellato –

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- Any Other Pending Litigation to be Discussed?

**\*Motion to end Closed Session & Return to Regular Order of Business**

Motion: \_\_\_\_\_  
Seconded: \_\_\_\_\_

**REPORT OF ACCOUNTANT:**

1. NOTHING AT THIS TIME

**REPORT OF SECURITY:**

1. Directive to increase patrolling at Massey Street parking lots

# MONTHLY BILLS AGENDA -- AUGUST 2015

## PUBLIC HOUSING & SECTION 8

CHECK PAYABLE TO	DATE	CHK #	EXPLANATION	AMOUNT	
<b>DISBURSEMENT AS REFLECTED IN PAYROLL PERIOD</b>					
<b>7/19/15 - 8/1/15 thru 8/2/15 - 8/15/15</b>					
<b>ARE HEREBY APPROVED</b>					
1	Passaic Valley Water Commission	07/30/15	10107	Water Bill (All Projects)	\$ 19,854.75
2	Complete Saw Service	07/30/15	10108	Mower Repaired / Stock	\$ 106.95
3	Ralph Friedland & Bros., Inc	07/30/15	10109	Blinds	\$ 778.40
4	Aesfire, Llc	07/30/15	10110	Repaired DVP Fire Alarms	\$ 525.00
5	Ricciardi Brothers-Maplewood	07/30/15	10111	Paint / Stock	\$ 761.94
6	Cablevision	07/30/15	10112	Cable (DVP and Rennie)	\$ 479.40
7	Wilmar	07/30/15	10113	Light Bulbs / Stock	\$ 263.61
8	Anchor Pest Control	07/30/15	10114	Monthly Service (DVP)	\$ 275.00
9	John'S Service	07/30/15	10115	Repair Yukon	\$ 1,684.17
10	Home Depot Credit Service	07/30/15	10116	Floor Tiles / Stock	\$ 718.56
11	Siegel'S Hardware	07/30/15	10117	Weed Killer / Stock	\$ 312.81
12	Jay Bee Flooring, Llc	07/30/15	10118	Floor Refinish (16-A)	\$ 1,751.00
13	Jdm Associates, Inc.	07/30/15	10119	Maintenance Shirts	\$ 120.00
14	American Messaging	07/30/15	10120	Emergency Beepers	\$ 37.59
15	Purchase Power	07/30/15	2665	Stamp Machine Contract	\$ 320.99
16	Pitney Bowes Inc	07/30/15	2666	Stamp Machine Postage	\$ 122.37
17	Acuity Specialty Products, Inc.	07/30/15	2667	Zep Products (Maint)	\$ 1,686.15
18	Ace Lock & Key Shop	08/06/15	10121	Screens Repaired	\$ 47.40
19	U.S. Overall Cleaners	08/06/15	10122	Maintenance Uniforms	\$ 637.50
20	Mollica Electric	08/06/15	10123	Multiple Electric repairs	\$ 1,924.00
21	Ams Ties, Inc.	08/06/15	10124	PH Background Checks	\$ 92.50
22	North Jersey Media Group	08/06/15	10125	Public Notice	\$ 78.35
23	Direct Supplies Warehouse	08/06/15	10126	Blinds	\$ 212.18
24	C & M Shade Corp.	08/06/15	10127	Blinds	\$ 343.30
25	Acuity Specialty Products, Inc.	08/06/15	10128	Weed Killer / Stock	\$ 288.98
26	Verizon Wireless	08/06/15	10129	Phones	\$ 425.64
27	Ricciardi Brothers-Maplewood	08/06/15	10130	Paint / Stock	\$ 494.94
28	Interstate Waste Services	08/06/15	10131	S/C Scavenger Service	\$ 842.55
29	Corner Nursery	08/06/15	10132	Landscape Edging/Stock	\$ 66.00
30	Paulhus & Associates, Inc.	08/06/15	10133	PH 50058's for MAY	\$ 173.25
31	Paulhus & Associates, Inc.	08/06/15	10134	PH 50058's for JUNE	\$ 157.50
32	Noreika Service Station	08/07/15	10135	Maint & Admin Fuel	\$ 872.00
33	Lenore Morrell	08/07/15	10136	Petty Cash	\$ 413.48
34	Paulhus & Associates, Inc.	08/06/15	2668	S8 50058's for MAY	\$ 299.25
35	Paulhus & Associates, Inc.	08/06/15	2669	S8 50058's for JUNE	\$ 241.50
36	Sgts. Maintenance, Llc	08/06/15	2670	Office Cleaning (2 months)	\$ 1,760.00
37	3G Software Technology, Inc.	08/06/15	2671	Sec 8 HAP check processing	\$ 1,725.60
38	Noreika Service Station	08/07/15	2672	Sec 8 Fuel	\$ 70.00
39	S.H.B.P Health Benefits (Active)	08/14/15	online	Public Housing	\$ 16,288.96
40	S.H.B.P Health Benefits (Active)	08/14/15	online	Section 8	\$ 5,429.64
41	S.H.B.P Health Benefits (Retirees)	08/14/15	online	Public Housing	\$ 2,765.31
42	S.H.B.P Health Benefits (Retirees)	08/14/15	online	Section 8	\$ 3,094.44
43	Delta Dental (Active/Retirees)	07/30/15	online	Employee Dental (PH)	\$ 1,291.68
44	Delta Dental (Active/Retirees)	07/30/15	online	Employee Dental (S8)	\$ 866.36
45	Verizon	08/18/15	10137	Phones	\$ 30.95
46	Verizon	08/18/15	10138	Phones	\$ 268.05
47	Garfield Lumber & Millworks, Inc.	08/18/15	10139	Stock	\$ 258.37
48	Wallace Nowosielecki	08/18/15	10140	August 2015 PH Accountant	\$ 1,166.66
49	Dor-Win Mfg.	08/18/15	10141	Windows repaired (DVP)	\$ 346.50
50	General Electric Company	08/18/15	10142	Refridgerator	\$ 988.00

# MONTHLY BILLS AGENDA -- AUGUST 2015

## PUBLIC HOUSING & SECTION 8

	CHECK PAYABLE TO	DATE	CHK #	EXPLANATION	AMOUNT
<b>DISBURSEMENT AS REFLECTED IN PAYROLL PERIOD</b>					
<b>7/19/15 - 8/1/15 thru 8/2/15 - 8/15/15</b>					
<b>ARE HEREBY APPROVED</b>					
51	Ricciardi Brothers-Maplewood	08/18/15	10143	Paint/Supplies/Stock	\$ 337.92
52	Wallington Plumbing & Heating Supp	08/18/15	10144	Leak Massey bsmt / Stock	\$ 608.84
53	Frank Ciliberto	08/18/15	10145	Eyeglass Reimbursement	\$ 340.00
54	Lenore Morrell	08/18/15	10146	Eyeglass Reimbursement	\$ 350.00
55	Wilmar	08/18/15	10147	Stock	\$ 5.25
56	Swift Electrical Supply Company	08/18/15	10148	Pole Lights / Stock	\$ 184.13
57	Wallace Nowosielecki	08/18/15	2673	S8 August 2105 Acct Fee	\$ 1,166.67
58	Presto Print & Copy	08/18/15	2674	Window Envelopes	\$ 167.50
59	W.B. Mason Co., Inc.	08/18/15	2675	Sec 8 Office Stock	\$ 462.60
60	Ricoh Usa, Inc. - Contract	08/18/15	2676	Copier Contract	\$ 476.43
61	PSE&G	08/25/15	10149	Utilities	\$ 35,129.75
62	Complete Saw Service	08/26/15	10150	Equipment Repair	\$ 123.00
63	Ace Lock & Key Shop	08/27/15	10151	Rekey Locks (36 Massey)	\$ 19.40
64	Jewel Electric Supply Co.	08/27/15	10152	Light Fixtures (DVP)	\$ 124.00
65	Siegel's Hardware	08/27/15	10153	Misc Stock, keys, drill bits	\$ 107.91
66	Cablevision	08/27/15	10154	Cable (DVP and Rennie)	\$ 479.40
67	American Messaging	08/27/15	10155	Emergency Beepers	\$ 37.59
68	Anchor Pest Control	08/27/15	10156	Exterminator Service (DVP)	\$ 275.00
69	Direct Supplies Warehouse	08/27/15	10157	Light Fixtures (All Proj)	\$ 175.76
70	John'S Service	08/27/15	10158	Repair of XJ538S (Ball Joint)	\$ 615.88
71	Purchase Power	08/27/15	10159	Office Stamp Machine	\$ 320.99
72	Northeastern Utility Consultants, Llc	08/27/15	2677	Utility Allowance (2015)	\$ 725.00
73	Ready Refresh	08/27/15	2678	Water / Coffee	\$ 198.08
74	W.B. Mason Co., Inc.	08/27/15	2679	Printer Toner (LJ 200)	\$ 94.34
75	Delta Dental Plan Of NJ	08/20/15	online	PH Dental Benefits	\$ 1,427.25
76	Delta Dental Plan Of NJ	08/20/15	online	Sec 8 Dental Benefits	\$ 735.77

# MONTHLY BILLS AGENDA -- SEPTEMBER 2015

## PUBLIC HOUSING & SECTION 8

CHECK PAYABLE TO	DATE	CHK #	EXPLANATION	AMOUNT	
<b>DISBURSEMENT AS REFLECTED IN PAYROLL PERIOD</b>					
<b>8/16/15 - 8/29/15 thru 8/30/15 - 9/12/15</b>					
<b>ARE HEREBY APPROVED</b>					
1	James Sedita	09/01/15	10160	Medicare Part B (July, Aug, Sept)	\$ 314.70
2	Joan Mastrofilipo	09/01/15	10161	Medicare Part B (July, Aug, Sept)	\$ 314.70
3	Ida Pless	09/01/15	2687	Medicare Part B (July, Aug, Sept)	\$ 314.70
4	Lorraine E. Haskoor	09/01/15	2681	Medicare Part B (July, Aug, Sept)	\$ 314.70
5	Carolyn B. Capabianca	09/01/15	2680	Medicare Part B (July, Aug, Sept)	\$ 314.70
6	Saverio Saulino	09/01/15	2682	Medicare Part B (July, Aug, Sept)	\$ 314.70
7	Complete Saw Service	09/01/15	10162	Edger Blades / Oil	\$ 190.45
8	U.S. Overall Cleaners	09/01/15	10163	Maintenance Uniforms	\$ 510.00
9	Strasser & Associates, P.C.	09/01/15	10164	PH Legal Retainer	\$ 1,166.66
10	Corner Nursery-Main Landscaping	09/01/15	10165	Edging/Rocks/Top Soil	\$ 536.45
11	Henkels & McCoy, Inc.	09/01/15	10166	Annual Gas Meter Certification	\$ 1,700.00
12	Dor-Win Mfg.	09/01/15	10167	Windows	\$ 130.00
13	State Of New Jersey Department C	09/01/15	10168		\$ 215.34
14	Michael Halebian & Co, Inc..	09/01/15	10169	Stair treads	\$ 1,183.56
15	Siegel'S Hardware	09/01/15	10170	Pruner/Stock	\$ 64.93
16	Verizon Wireless	09/01/15	10171	Phones	\$ 426.40
17	Home Depot Credit Service	09/01/15	10172	Stock	\$ 1,285.71
18	Passaic Valley Water Commission	09/01/15	10173	Water (All Projects)	\$ 6,263.47
19	Wallington Plumbing & Heating Su	09/01/15	10174	Stock	\$ 490.29
20	3G Software Technology, Inc.	09/01/15	2683	S8 - Monthly HAP and Postage	\$ 1,724.13
21	W.B. Mason Co., Inc.	09/01/15	2684	Office Toner (big printer)	\$ 496.08
22	Strasser & Associates, P.C.	09/01/15	2685	Sec 8 Aug Retainer	\$ 1,166.66
23	3-D Communications	09/01/15	2686	Extra work on Website	\$ 60.00
24	Ana Francisco (for Lucia Vasquez)	09/08/15	1401	Rent Security Deposit	\$ 100.43
25	Paulhus & Associates, Inc.	09/10/15	10176	PH 50058 Processing	\$ 147.00
26	Ams Ties, Inc.	09/10/15	10177	Background Checks	\$ 10.00
27	Jersey Elevator Co., Inc.	09/10/15	10178	Elevator Contract	\$ 162.90
28	Interstate Waste Services	09/10/15	10179	Scavenger Services (All Projects)	\$ 842.55
29	Roofing Sales Co., Inc.	09/10/15	10180	Soffit Material / Gutter Hangers	\$ 451.72
30	National Transfer Inc	09/10/15	10181	Garbage (DVP Basements)	\$ 90.00
31	Mollica Electric	09/10/15	10182	Pole Lights Repaired	\$ 1,595.00
32	Aluminum Window Service, Llc	09/10/15	10183	Screen Door Parts	\$ 961.55
33	The Corner Nursery Landscape De	09/10/15	10184	Sprinkler Repair	\$ 715.00
34	Verizon	09/10/15	10185	Phones	\$ 30.80
35	Garfield Lumber & Millworks, Inc.	09/10/15	10186	Formica Strips / Gutter Screws	\$ 368.65
36	Jewel Electric Supply Co.	09/10/15	10187	Kitchen Light Ballasts (DVP)	\$ 317.80
37	Millennium Mechanical, Llc	09/10/15	10188	Contract / AC Repair	\$ 4,004.34
38	Carol A. Ferrara	09/10/15	10189	EyeGlasses Reimb (2015)	\$ 275.00
39	Dor-Win Mfg.	09/10/15	10190	Screens	\$ 204.00
40	Void	09/10/15	10175	Paper Check Ruined	\$ -
41	Paulhus & Associates, Inc.	09/10/15	2688	Sec 8 50058 processing	\$ 404.25
42	Ams Ties, Inc.	09/10/15	2689	S-8 Background Checks	\$ 40.00
43	North Jersey Media Group	09/10/15	2690	Public Notices	\$ 98.19
44	W.B. Mason Co., Inc.	09/10/15	2691	Office Stock	\$ 290.48
45	John'S Service	09/10/15	2692	2 Oil Chenges	\$ 59.00
46	Sgts . Maintenance, Llc	09/10/15	2693	Office Cleaning	\$ 880.00
47	Boys & Girls Clubs Of Lodi/Hacker	09/10/15	2694	Full Page Ad	\$ 200.00
48	Noreika Service Station	09/10/15	2695	Fuel	\$ 119.00
49	S.H.B.P Health Benefits (Active)	09/14/15	online	Public Housing	\$ 16,288.96
50	S.H.B.P Health Benefits (Active)	09/14/15	online	Section 8	\$ 5,429.64

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## PUBLIC HOUSING & SECTION 8

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51	S.H.B.P Health Benefits (Retirees)	09/14/15	online	Public Housing	\$ 2,765.31
52	S.H.B.P Health Benefits (Retirees)	09/14/15	online	Section 8	\$ 3,094.44
53	Employee Contrib to PERS	09/02/15	online	Public Housing	\$ 7,742.87
54	Rutgers University	09/10/15	2696	G. Woods PHAS/SEMAP Training	\$ 600.00



**REPORT OF EXECUTIVE DIRECTOR:**

1. Approximate total interest earned to July/August 2015 is total of **\$1,950.00±**

**2. CONTRACT REPORT:**

<b>CONTRACT FOR:</b>		<b>CONTRACT AWARDED TO:</b>
1.	Transmission of LHA's Computer Generated 50058's to US Department of HUD Contract Extension to finish CY – from 09/01/15 thru 12/31/18	Paulhus and Associates, Inc. 8 Keystone Drive Lebanon, PA 17042 Monthly Amount Varies Not to Exceed \$11,000 over 3-Year Period
2.		
<b>CONTRACT LISTED ABOVE DOES NOT REQUIRE BOARD APPROVAL SINCE YEARLY CONTRACT AMOUNT IS WITHIN EXECUTIVE DIRECTOR'S THRESHOLD TO AWARD</b>		

I HEREBY CERTIFY ALL CONTRACT PRICES WERE OBTAINED IN COMPLIANCE WITH LHA AND THE US DEPARTMENT OF HUD CFR 85-36 ESTABLISHMENT OF PROCUREMENT POLICY.

- 3. Certificate of Completion for HVAC Training by Frank Licata, Jr., Maintenance Repairer-LPL
- 4. Senior Citizen Tenant Associate Meeting – scheduled for September 9, 2015

**~ PERSONNEL – NEED MOTION TO GO INTO CLOSED SESSION ~**

Motion: \_\_\_\_\_  
 Seconded: \_\_\_\_\_

**~ MOTION TO END CLOSED SESSION & RETURN TO REGULAR ORDER OF BUSINESS ~**

Motion: \_\_\_\_\_  
 Seconded: \_\_\_\_\_

REPORT OF DEPUTY EXECUTIVE DIRECTOR/ADMINISTRATOR SECTION 8/HOUSING MANAGER:

1. To date, there are 443 HCV/Section 8 Participants presently on the program
2. Confidential – Section 8 Participants owing arrearages

**RESOLUTIONS:**

1. Resolution #14-29	Public Housing & Section 8 Consulting Contract – 10/01/15 thru 09/30/16
2. Resolution #14-30	Mandatory Direct Deposit of Net Pay for All Full-Time Regular Employees – Effective 1 <sup>st</sup> Payroll on or After October 1, 2015
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8. Resolution #14-36	OPRA Request and LHA's Response via Email – still being typed
9. Resolution #14-37	Public Meetings – Closed Sessions Excluding Members of the Public – still being typed
10. Resolution #14-38	Memorializing – Memorandum of Understanding for Retiree's Post-Employment Benefits for Retired Employee Lenore Morrell

RESOLUTION NO. 14-29

Governing Body Recorded Vote – Members:

Aye      Nay      Abstain      Absent

- Commissioner V. Caruso
- Commissioner P. Lynch
- Commissioner R. Marra
- Commissioner G. Woods
- Commissioner A. Di Chiara
- Commissioner D. Cody

Approved \_\_\_\_\_ Denied \_\_\_\_\_

REVIEWED AND APPROVED AS TO LEGALITY:

LHA ATTORNEY – CONRAD M. OLEAR, ESQ.

**PUBLIC HOUSING & SECTION 8 CONSULTING CONTRACT  
OCTOBER 1, 2015 – SEPTEMBER 30, 2016**

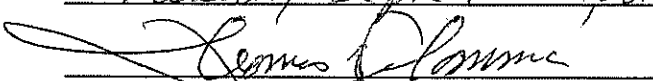
**WHEREAS**, as the Secretary-Treasurer of the Housing Authority of the Borough of Lodi, I hereby certify that the Lodi Housing Authority has complied with the Department of Housing & Urban Development "Competitive Process" required under 24 CFR 85.36 Procurement and NJ Statutes governing Professional Service Contracts; and

**WHEREAS**, as Executive Director, I hereby recommend Carmen J. Irizarry of CJI Associates, Inc., 9 Woodbine Road, New City, New York 10956 be appointed as Consultant for the Authority's Public Housing and Section 8 Rental Assistance Programs for a one-year period commencing on October 1, 2015 through September 30, 2016. Said contract shall be for the Annual Fee Not to Exceed \$90,000.00.

**NOW, THEREFORE BE IT RESOLVED**, by the Housing Authority, Carmen J. Irizarry be and is hereby appointed to said position as "Consultant" at Annual Fee Not to Exceed \$90,000.00, for the term(s) as described in the preceding paragraph. Said Annual Fee shall be paid/pro-rate to such Programs under the Authority's jurisdiction, such as Public Housing, Section 8, Capital Fund Program (CFP), BCCD, as deemed appropriate by the Executive Director; and

**NOW, THEREFORE, BE IT FURTHER RESOLVED**, the Executive Director is hereby authorized to review, amend, and execute any and all related contract documents pertaining to said appointment of Carmen J. Irizarry as Consultant.

THIS IS TO CERTIFY THAT THE ABOVE IS A TRUE COPY AS ADOPTED BY THE HOUSING AUTHORITY OF THE BOROUGH OF LODI AT THE MEETING HELD ON:

Thursday September 17, 2015  
  
EXECUTIVE DIRECTOR/SECRETARY-TREASURER

# RESUMÉ

Carmen J. Irizarry  
9 WOODBINE ROAD  
NEW CITY, NEW YORK 10956-2418

## PROFILE:

- Strong background in HUD assisted programs. Skilled in determining program needs through task analysis.
- Planned and organized numerous programs.
- Trained small and large groups in implementation of HUD Programs
- Broad experience in developing and implementing modernization programs, Capital Fund programs and Drug Elimination Programs.
- Comprehensive experience in developing long and short ranges goals.
- Broad knowledge of Fiscal and Management matters.
- Skilled in budget preparation and financial forecast.
- Experienced in designing on the job training programs.
- Recognized expert in HUD Programs
- Strong Administrative background
- Strong verbal and written communication skills {English and Spanish}.
- Strong background in interpretation and implementation of Federal and State housing regulations.
- Strong background in planning, organizing and coordinating research and analytical data.
- Results-oriented.
- Skilled in developing and implementing program policies.

## EDUCATION:

Graduate Studies, NYU  
BA Degree in Education, Herbert H. Lehman College  
AS Degree in Education, Bronx Community College

## PROFESSIONAL TRAINING:

- Skilled in Governmental Accounting, Budget specialization, Occupancy Programs, Voucher, GAAP Accounting, Program development, implementation and monitoring, Grant writing, Computer Training, Excel, Windows 98, Publisher, Windows 2000, Windows XP, Internet, State Budget and Section 8 Choice Voucher Program Budget, Section 3
- Asset Management , EIV Training, SAVE, PIC System

## LANGUAGES:

- Proficient in speaking and writing Spanish

## PROFESSIONAL LICENSES:

- Early Childhood Bi-lingual (Spanish/English) Common Branches
- Common Branches K-6 (Regular)

## CERTIFICATES:

- Governmental Accounting
- Budget Specialist, PFS and new funding formula
- GAAP Accounting
- Excel, Windows 98, Windows XP Microsoft Word, Microsoft Publisher
- Asset Management
- Project Base Budget/Accounting
- DHAP, Sec. 8 HCVP, CFP
- EIV Certification, SAVE

## CAREER BACKGROUND:

### C.J.I. Associate, New City, NY

#### **Consultant / Owner**

Provide consulting services and technical assistance to Public Housing Authorities and Health Care Facilities in areas of obtaining funding from HUD. Responsibilities include but not limited to analyzing needs, setting long and short range goals, maintaining executive director & staff abreast of latest Federal/State housing regulations; develop on site training programs specializing in the areas of admissions & continued occupancy, Non-Citizen rules, Quality Housing Work Responsibility Act 1998, Pet Policies, new voucher program, tenant selection, deconcentration, unit inspection, PHAS {formerly PHMAP}, budget preparation for submission to the Department of Housing and the State of New Jersey. Instrumental in obtaining approximately 60 million dollars of modernization funds for housing authorities and Drug Elimination Program. Conduct Physical Needs Assessment, evaluate technical, financial and managerial submission to HUD; design forms, letters and applications to comply with latest HUD requirements; statistical reports, quarterly reports, lease obligations, informal hearings. Develop Admissions & Continued Occupancy Policies, Pet Policies, Lease, Procurement Policy, Deconcentration Policy, Grievance Policy, draft board resolutions. Develop RFP, and reviewed and rated response to RFPS. Established salary comparability, analyzed organizational charts with job profiles and ascertained if employees' work experience and educational background were being utilized to full capacity. Worked with FEMA Project/Mitigation Specialist.

Managed, as Consultant, the Garfield Housing Authority, Garfield, NJ, a medium size housing authority {450 units,} while conducting a search for new executive director. Supervised administrative and maintenance staff; Developed internal controls.

### U.S. Department of Housing & Urban Development, Newark, NJ

#### **Financial Analyst**

Responsible for analyzing, evaluating and recommending approval / disapproval of the feasibility of proposed operating budgets; provided guidance and technical assistance to PHA's in all facets of financial and managerial matters; responsible in the approval / disapproval of operating budgets, budget revisions year end adjustments and financial statements; conducted successful training session for small medium and large housing authorities; conducted successful training sessions for accountants and bookkeepers regarding proper submission of operating budgets in accordance with federal regulations.

I was directly responsible for twenty-five (25) PHAs ranging from 70-2100 units. Worked closely with financially troubled Authorities assisted in the preparation of a Five (5) Work Year Plan; conducted financial management audits on a yearly basis. Maintained internal controls on subsidy provided to PHAs. Estimated needs for following year. I provided yearend financial report to the Region Office. I was responsible for conducting in-house training sessions for new employees in the financial section.

**TEACHER,**

I was an "open classroom" teacher for 4<sup>th</sup> / 5<sup>th</sup> graders. Planned and implemented group and individualized education programs for children with behavior problems. Informally addressed their progress and adapted program accordingly. I emphasized the skill area of self-help, socialization and communication. Through individual educational plans developed group participation. I was highly involved with the coordination of support personnel in program development.

During the summers I taught English as a second language to Junior High School students.

**ASSOCIATIONS**

NJ Chapter of NAHRO was member of Executive Board  
Association of Executive Women  
National Humane Education Society  
NAHRO

Partial List of Housing Authority Clients

Lodi Housing Authority, Lodi, NJ  
Glassboro Housing Authority, Glassboro, NJ  
Pleasantville Housing Authority, Pleasantville, NJ  
Freeport Housing Authority, Freeport, NJ  
Bridgeton Housing Authority, Bridgeton, NJ  
Ocean City Housing Authority, Ocean City, NJ  
Wildwood Housing Authority, Wildwood, NJ  
Cape May Housing Authority, Cape May, NJ  
East Orange Housing Authority, East Orange, NJ  
West New York Housing Authority, West New York, NJ  
Hackensack Housing Authority, Hackensack, NJ  
Union City Housing Authority, Union City, NJ  
Atlantic City Housing Authority, Atlantic City, NJ  
Garfield Housing Authority, Garfield, NJ  
Harrison Housing Authority, Harrison NJ  
Bergen County Housing Authority, Bergen County, NJ  
Lakewood Housing Authority, Lakewood, NJ

Cell# 201-406-3431 Home# 845-638-0279 E-mail Address: [cjchatterbox@optonline.net](mailto:cjchatterbox@optonline.net) Gmail:  
[carmeni46.ci@gmail.com](mailto:carmeni46.ci@gmail.com).

RESOLUTION NO. 14-30

Governing Body Recorded Vote – Members:

Commissioner V. Caruso  
Commissioner P. Lynch  
Commissioner R. Marra  
Commissioner G. Woods  
Commissioner A. Di Chiara  
Commissioner D. Cody

Aye      Nay      Abstain      Absent

Approved \_\_\_\_\_ Denied \_\_\_\_\_

REVIEWED AND APPROVED AS TO LEGALITY:

\_\_\_\_\_  
LHA ATTORNEY – CONRAD M. OLEAR, ESQ.

**MANDATORY DIRECT DEPOSIT OF NET PAY  
FOR ALL FULL TIME REGULAR EMPLOYEES  
EFFECTIVE 1<sup>ST</sup> PAYROLL ON OR AFTER OCTOBER 1, 2015  
(SEASONAL/TEMPORARY EMPLOYEES EXEMPTED)**

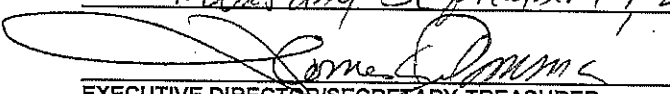
**WHEREAS**, Section 3 of P.L. 2013.c.28, effective July 1, 2014, (see attached LFN 2015-14) authorized “mandatory direct deposit of net pay for all employees; and

**WHEREAS**, Section 46 of P.L. 2015.c.95, enacted on August 10, 2015, also clarified that local authorities have similar authorization; and

**WHEREAS**, as referenced and authorized above, the LHA Board of Commissioners (Board) hereby mandates participation in “use of direct deposit” by all LHA full-time regular employees and further authorizes that exemptions may be granted (by Executive Director or designee) for seasonal/temporary employees (on a case-by-case basis).

**NOW, THEREFORE, BE IT RESOLVED**, said Mandate/Exemptions, as stated above and herein, pertaining to Direct Deposit of net pay, shall be effective for 1<sup>st</sup> payroll period effective on or after October 1, 2015.

THIS IS TO CERTIFY THAT THE ABOVE IS A TRUE COPY AS ADOPTED BY THE HOUSING AUTHORITY OF THE BOROUGH OF LODI AT THE MEETING HELD ON:

*Thursday September 17, 2015*  
  
EXECUTIVE DIRECTOR/SECRETARY-TREASURER



**LFN 2015-14**

**August 14, 2015**

**Contact Information**

**Director's Office**

V. 609.292.6613

F. 609.292.9073

**Local Government Research**

V. 609.292.6110

F. 609.292.9073

**Financial Regulation  
and Assistance**

V. 609.292.4806

F. 609.984.7388

**Local Finance Board**

V. 609.292.0479

F. 609.633.6243

**Local Management Services**

V. 609.292.7842

F. 609.633.6243

**Authority Regulation**

V. 609.984.0132

F. 609.984.7388

**Mail and Delivery**

101 South Broad St.  
PO Box 803

Trenton, New Jersey  
08625-0803

**Web:**

[www.nj.gov/dca/divisions/dlgs](http://www.nj.gov/dca/divisions/dlgs)

**E-mail:** [dlgs@dca.nj.gov](mailto:dlgs@dca.nj.gov)

**Distribution**

Municipal & Freeholder Bd. Clerks

Municipal & County CFOs

Authority Officials

Fire District Officials

# Local Finance Notice

Chris Christie  
Governor

Kim Guadagno  
Lt. Governor

Charles A. Richman  
Commissioner

Timothy J. Cunningham  
Director

## Local Units May Require Employees to Use Direct Deposit

This Notice discusses the ability of municipalities and counties to mandate direct deposit of employee pay, as well as recently enacted legislation extending this power to local authorities and fire districts. Through these laws, local units have an additional tool with which to control personnel-related costs.

Section 3 of P.L. 2013, c.28, effective as of July 1, 2014, authorized municipalities and counties to adopt an ordinance or resolution, as appropriate, to provide for the mandatory direct deposit of net pay for all employees. The ordinance or resolution requiring mandatory direct deposit can also apply to any "board, commission, bureau, department, or public agency" of the municipality or county (e.g. library board of trustees, county board of health). Section 46 of P.L. 2015, c. 95, the "Division of Local Government Services Modernization and Local Mandate Relief Act of 2015" enacted on August 10, 2015, clarified that local authorities and fire districts have similar authority. This Notice is the first in a series of guidance to be issued by the Division discussing changes made by the new law.

If a direct deposit ordinance or resolution is enacted after the above-referenced laws became effective, employee participation is mandatory unless the governing body grants an exemption. Exemptions may be granted for seasonal and temporary employees. If a local unit has previously enacted a direct deposit ordinance pursuant to subsection (a) of N.J.S.A. 52:14-15f, which only authorized permissive and not mandatory employee participation, a new ordinance or resolution may be enacted to require mandatory direct deposit.

September 17, 2015

RESOLUTION NO. 14-31

Governing Body Recorded Vote – Members:

Aye      Nay      Abstain      Absent

Commissioner V. Caruso  
Commissioner P. Lynch  
Commissioner R. Marra  
Commissioner G. Woods  
Commissioner A. Di Chiara  
Commissioner D. Cody

Approved \_\_\_\_\_ Denied \_\_\_\_\_

REVIEWED AND APPROVED AS TO LEGALITY:

\_\_\_\_\_  
LHA ATTORNEY – CONRAD M. OLEAR, ESQ.

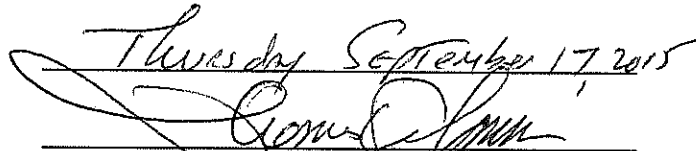
**RENT WRITE-OFF FYE 09/30/15**

**WHEREAS**, former tenants listed below left balances due Lodi Housing Authority thus requiring the balances below to be written off as uncollectible; and

**NOW, THEREFORE BE IT RESOLVED**, by the Board of Commissioners of Lodi Housing Authority that the total amount of \$596.00 due from said Resident(s) be and is hereby "written off" as uncollectible and shall be taken off Accounts Receivable as of FYE 09/30/15.

FORMER TENANT	COMPLEX	AMOUNT	REASON
Sophia Fava	Apt. #16A De Vries Park Family Complex	\$596.00	Abandoned Unit owing two (2) months' rent
TOTAL:		\$596.00	

THIS IS TO CERTIFY THAT THE ABOVE IS A TRUE COPY AS ADOPTED BY THE HOUSING AUTHORITY OF THE BOROUGH OF LODI AT THE MEETING HELD ON:

*Thursday September 17, 2015*  
  
EXECUTIVE DIRECTOR/SECRETARY-TREASURER

Cc: Frank Ciliberto, Sr. Hsg. Asst. Tech-In Charge  
Wallace Nowosielecki, CPA, Fee Account  
Former Resident's File (Fava, DVP #16A)

9:14 AM  
08/27/15

**Lodi Housing Authority**  
**Tenant History - De Vries Park**  
As of August 27, 2015

Type	Date	Memo	Amount	Balance
<b>Fava 16-A</b>				0.00
Invoice	04/01/2015		182.00	182.00
Payment	04/03/2015		-182.00	0.00
Invoice	05/01/2015	Annual Re-Exam	362.00	362.00
Payment	05/06/2015		-490.00	-128.00
Invoice	06/01/2015		362.00	234.00
Invoice	07/01/2015		362.00	596.00
Invoice	07/23/2015	Tenant caused damages to unit not caus...	400.20	996.20
Payment	07/23/2015	X-fer from tenant security	-400.20	596.00
Total Fava 16-A			596.00	596.00
<b>TOTAL</b>			<b>596.00</b>	<b>596.00</b>

September 17, 2015

**RESOLUTION NO. 14-32**

Governing Body Recorded Vote – Members:

Commissioner V. Caruso  
Commissioner P. Lynch  
Commissioner R. Marra  
Commissioner G. Woods  
Commissioner A. Di Chiara  
Commissioner D. Cody

Aye      Nay      Abstain      Absent

Approved \_\_\_\_\_ Denied \_\_\_\_\_

REVIEWED AND APPROVED AS TO LEGALITY:

\_\_\_\_\_  
LHA ATTORNEY – CONRAD M. OLEAR, ESQ.

**AUTHORIZING LATE 2015 BUDGET RESOLUTION  
APPLICABLE TO LHA BUDGET –  
AS RECOMMENDED/REQUIRED BY NJDCA**

**WHEREAS**, pursuant to NJAC 5:31-2.5(a) and (b) Housing Authority Budgets not submitted to the Division of Local Government Services for review and certification at least 60 days prior to the beginning of each fiscal year must be accompanied by a resolution of the governing body setting forth the reasons for the delay; and

**WHEREAS**, the Lodi Housing Authority Budget was not submitted within the statutory timetable; and

**WHEREAS**, the reason for said delay in the budget schedule and process was due directly to the timing and availability of the Operating Subsidy formula from the Department of Housing and Urban Development; and

**WHEREAS**, the form HUD-52722 and form HUD-52723 UEL Excel Tool and Data Collection are still under development and are an essential and an intricate portion of the computation of LHA's Operating Subsidy; and

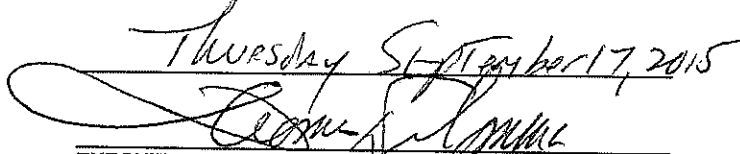
**WHEREAS**, HUD's initial obligation of Operating Subsidy funding for CY 2016 may be based on estimates, and as a result, LHA developed for budgetary purposes its proposed budget estimating operating subsidy utilizing CY 2014 factors; and

**WHEREAS**, the Board of Commissioners of the Housing Authority of the Borough of Lodi desire to approve/adopt this resolution pursuant to NJCA 5:31-2.5 (a) and (b).

**NOW, THEREFORE, BE IT RESOLVED**, that the Board of Commissioners of the Housing Authority of the Borough of Lodi hereby approve/adopt this resolution pursuant to NJCA 5:31-2.5 (a) and (b); and

**NOW, THEREFORE, BE IT FURTHER RESOLVED**, that the Secretary, Thomas DeSomma is hereby directed to submit a copy of this adopted resolution to the Director of Local Government Services for approval as part of Lodi Housing Authority's 2015 Budget.

THIS IS TO CERTIFY THAT THE ABOVE IS A TRUE COPY AS ADOPTED  
BY THE HOUSING AUTHORITY OF THE BOROUGH OF LODI AT THE  
MEETING HELD ON:

Thursday September 17, 2015  
  
EXECUTIVE DIRECTOR/SECRETARY-TREASURER

RESOLUTION NO. 14-33

Governing Body Recorded Vote – Members:

Commissioner V. Caruso  
Commissioner P. Lynch  
Commissioner R. Marra  
Commissioner G. Woods  
Commissioner A. Di Chiara  
Commissioner D. Cody

Aye      Nay      Abstain      Absent

Approved \_\_\_\_\_ Denied \_\_\_\_\_

REVIEWED AND APPROVED AS TO LEGALITY:

\_\_\_\_\_  
LHA ATTORNEY – CONRAD M. OLEAR, ESQ.

**2015 BUDGET RESOLUTION**

**HOUSING AUTHORITY OF THE BOROUGH OF LODI  
FISCAL YEAR: FROM 10/01/2015 TO 09/30/2016**

WHEREAS, the Annual Budget and Capital Budget for the Lodi Housing Authority for the fiscal year beginning October 1, 2015 and ending September 30, 2016 has been presented before the Members of the Lodi Housing Authority at its open public meeting of September 17, 2015; and

WHEREAS, the Annual Budget as introduced reflects Total Revenues of \$7,380,956, Total Appropriations, including any Accumulated Deficit, if any, of \$7,182,822 and Total Fund Balance utilized of \$0.00; and

WHEREAS, the Capital Budget as introduced reflects Total Capital Appropriations of \$224,208 and Total Unrestricted Net Position planned to be utilized as funding thereof, of \$0.00; and

WHEREAS, the schedule of rents, fees and other charges in effect will produce sufficient revenues, together with all other anticipated revenues to satisfy all obligations to the holders of bonds of the Authority, to meet operating expenses, capital outlays, debt service requirements, and to provide for such reserves, all as may be required by law, regulation or terms of contracts and agreements; and

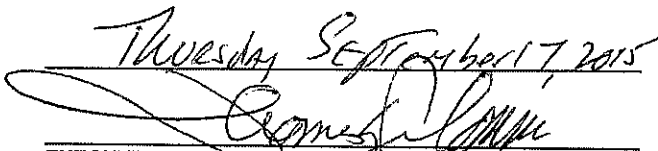
WHEREAS, the Capital Budget/Program, pursuant to N.J.A.C. 5:31-2, does not confer any authorization to raise or spend funds; rather, it is a document to be used as part of the said Authority's planning and management objectives. Specific authorization to expend funds for the purposes described in this section of the budget, must be granted elsewhere; by bond resolution, in a project financing agreement, by resolution appropriating funds from the Renewal and Replacement Reserve or other means provided by law.

NOW, THEREFORE, BE IT RESOLVED, by the governing board of the Lodi Housing Authority, at an open public meeting held on September 17, 2015 that the Annual Budget, including all related schedules, and the Capital Budget/Program of the Lodi Housing Authority for the fiscal year beginning October 1, 2015 and ending September 30, 2016, is hereby approved; and

BE IT FURTHER RESOLVED, that the anticipated revenues as reflected in the Annual Budget are of sufficient amount to meet all proposed expenditures/expenses and all covenants, terms and provisions as stipulated in the said Housing Authority's outstanding debt obligations, capital lease arrangements, service contracts, and other pledged agreements; and

BE IT FURTHER RESOLVED, that the governing body of the Lodi Housing Authority will consider the Annual Budget and Capital Budget/Program for adoption on November 19, 2015.

THIS IS TO CERTIFY THAT THE ABOVE IS A TRUE COPY AS ADOPTED BY THE HOUSING AUTHORITY OF THE BOROUGH OF LODI AT THE MEETING HELD ON:

*Thursday September 17, 2015*  
  
\_\_\_\_\_  
EXECUTIVE DIRECTOR/SECRETARY-TREASURER

2015

LODI  
Housing Authority Budget

[www.lodihousing.org](http://www.lodihousing.org)

Department Of



Community  
Affairs

Division of Local Government Services

## 2015 Budget Summary

Lodi Housing Authority  
 For the Period January 1, 2015 to December 31, 2015

	Proposed Budget				Current Year Adopted Budget	\$ Increase (Decrease) Proposed vs. Current Year	% Increase (Decrease) Proposed vs. Current Year
	Public Housing Management	Section 8	Housing Voucher	Other Programs			
<b>REVENUES</b>							
Total Operating Revenues	\$ 1,754,211	\$ -	\$ 5,311,765	\$ -	\$ 7,065,976	\$ 1,711,926	32.0%
Total Non-Operating Revenues	297,490	-	17,490	-	314,980	15,081	5.0%
Total Anticipated Revenues	2,051,701	-	5,329,255	-	7,380,956	1,727,007	30.5%
<b>APPROPRIATIONS</b>							
Total Administration	678,176	-	416,382	-	1,094,558	(8,212)	-3.4%
Total Cost of Providing Services	1,395,364	-	4,692,900	-	6,088,264	(189,245)	-3.0%
Net Principal Payments on Debt Service in Lieu of Depreciation	-	-	-	-	-	-	#DIV/0!
Total Operating Appropriations	2,073,540	-	5,109,282	-	7,182,822	(227,457)	-3.1%
Net Interest Payments on Debt	-	-	-	-	-	-	#DIV/0!
Total Other Non-Operating Appropriations	-	-	-	-	-	-	#DIV/0!
Total Non-Operating Appropriations	-	-	-	-	-	-	#DIV/0!
Accumulated Deficit	-	-	-	-	-	-	#DIV/0!
Total Appropriations and Accumulated Deficit	2,073,540	-	5,109,282	-	7,182,822	(227,457)	-3.1%
Less: Total Unrestricted Net Position Utilized	-	-	-	-	-	-	#DIV/0!
Net Total Appropriations	2,073,540	-	5,109,282	-	7,182,822	(227,457)	-3.1%
<b>ANTICIPATED SURPLUS (DEFICIT)</b>	\$ (21,839)	\$ -	\$ 219,973	\$ -	\$ 198,134	\$ 1,954,464	-111.3%

2015 Revenue Schedule

Lodi Housing Authority

For the Period January 1, 2015 to December 31, 2015

	Proposed Budget				Current Year	\$ Increase	% Increase
	Public Housing Management	Section 8	Housing Voucher	Other Programs	Adopted Budget Total All Operations	(Decrease) Proposed vs. Current Year	(Decrease) Proposed vs. Current Year
<b>OPERATING REVENUES</b>							
<i>Rental Fees</i>							
Homebuyers' Monthly Payments					\$ -	\$ -	#DIV/0!
Dwelling Rental	1,299,450				1,299,450	1,315,010	(15,560) -1.2%
Excess Utilities	75,190				75,190	86,750	(11,560) -13.3%
Non-Dwelling Rental	31,090				31,090	31,090	- 0.0%
HUD Operating Subsidy	348,481				348,481	382,817	(34,336) -9.0%
New Construction - Acc Section 8 Voucher - Acc Housing Voucher			5,311,765		-	-	#DIV/0!
Total Rental Fees	1,754,211	-	5,311,765	-	7,065,976	5,354,050	(42,285) -0.8%
<i>Other Operating Revenues (List)</i>						1,711,926	32.0%
Other Revenue 1					-	-	#DIV/0!
Other Revenue 2					-	-	#DIV/0!
Other Revenue 3					-	-	#DIV/0!
Other Revenue 4					-	-	#DIV/0!
Total Other Revenue					-	-	#DIV/0!
Total Operating Revenues	1,754,211	-	5,311,765	-	7,065,976	5,354,050	1,711,926 32.0%
<b>NON-OPERATING REVENUES</b>							
<i>Grants &amp; Entitlements (List)</i>							
Grant #1					-	-	#DIV/0!
Grant #2					-	-	#DIV/0!
Grant #3					-	-	#DIV/0!
Grant #4					-	-	#DIV/0!
Total Grants & Entitlements					-	-	#DIV/0!
<i>Local Subsidies &amp; Donations (List)</i>							
Local Subsidy #1					-	-	#DIV/0!
Local Subsidy #2					-	-	#DIV/0!
Local Subsidy #3					-	-	#DIV/0!
Local Subsidy #4					-	-	#DIV/0!
Total Local Subsidies & Donations					-	-	#DIV/0!
<i>Interest on Investments &amp; Deposits</i>							
Investments	2,000		300		2,300	5,300	(3,000) -56.6%
Security Deposits					-	-	#DIV/0!
Penalties					-	-	#DIV/0!
Other Investments					-	-	#DIV/0!
Total Interest	2,000	-	300	-	2,300	5,300	(3,000) -56.6%
<i>Other Non-Operating Revenues (List)</i>							
Other Non-Operating #1	295,490		17,190		312,680	-	312,680 #DIV/0!
Other Non-Operating #2					-	294,599	(294,599) -100.0%
Other Non-Operating #3					-	-	#DIV/0!
Other Non-Operating #4					-	-	#DIV/0!
Other Non-Operating Revenues	295,490	-	17,190	-	312,680	294,599	18,081 6.1%
Total Non-Operating Revenues	297,490	-	17,490	-	314,980	299,899	15,081 5.0%
<b>TOTAL ANTICIPATED REVENUES</b>	\$ 2,051,701	\$ -	\$ 5,329,255	\$ -	\$ 7,380,956	\$ 5,653,949	\$ 1,727,007 30.5%



# 2014 Revenue Schedule

Lodi Housing Authority  
For the Period January 1, 2015 to December 31, 2015

*Current Year Adopted Budget*

	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations
<b>OPERATING REVENUES</b>					
<i>Rental Fees</i>					
Homebuyers' Monthly Payments					\$ -
Dwelling Rental	1,315,010				1,315,010
Excess Utilities	86,750				86,750
Non-Dwelling Rental	31,090				31,090
HUD Operating Subsidy	382,817				382,817
New Construction - Acc Section 8					-
Voucher - Acc Housing Voucher			5,354,050		5,354,050
<b>Total Rental Fees</b>	1,815,667	-	5,354,050	-	7,169,717
<i>Other Operating Revenues (List)</i>					
Other Revenue 1					-
Other Revenue 2					-
Other Revenue 3					-
Other Revenue 4					-
<b>Total Other Revenue</b>	-	-	-	-	-
<b>Total Operating Revenues</b>	1,815,667	-	5,354,050	-	7,169,717
<b>NON-OPERATING REVENUES</b>					
<i>Grants &amp; Entitlements (List)</i>					
Grant #1					-
Grant #2					-
Grant #3					-
Grant #4					-
<b>Total Grants &amp; Entitlements</b>	-	-	-	-	-
<i>Local Subsidies &amp; Donations (List)</i>					
Local Subsidy #1					-
Local Subsidy #2					-
Local Subsidy #3					-
Local Subsidy #4					-
<b>Total Local Subsidies &amp; Donations</b>	-	-	-	-	-
<i>Interest on Investments &amp; Deposits</i>					
Investments	5,000		300		5,300
Security Deposits					-
Penalties					-
Other Investments					-
<b>Total Interest</b>	5,000	-	300	-	5,300
<i>Other Non-Operating Revenues (List)</i>					
a					-
Other Non-Operating #2	279,060		15,539		294,599
Other Non-Operating #3					-
Other Non-Operating #4					-
<b>Other Non-Operating Revenues</b>	279,060	-	15,539	-	294,599
<b>Total Non-Operating Revenues</b>	284,060	-	15,839	-	299,899
<b>TOTAL ANTICIPATED REVENUES</b>	\$ 2,099,727	\$ -	\$ 5,369,889	\$ -	\$ 7,469,616

2015 Appropriations Schedule

Lodi Housing Authority

For the Period January 1, 2015 to December 31, 2015

	Proposed Budget				Total All Operations	Current Year Adopted Budget Total All Operations	\$ Increase (Decrease) Proposed vs. Current Year	% Increase (Decrease) Proposed vs. Current Year
	Public Housing Management	Section 8	Housing Voucher	Other Programs				
<b>OPERATING APPROPRIATIONS</b>								
<i>Administration</i>								
Salary & Wages	\$ 344,880		\$ 201,207		\$ 546,087	\$ 555,483	\$ (9,346)	-1.7%
Fringe Benefits	191,296		163,975		355,271	374,387	(19,116)	-5.1%
Legal	14,000		14,000		28,000	28,000	-	0.0%
Staff Training	6,000		3,000		9,000	9,000	-	0.0%
Travel	6,000				6,000	9,000	(3,000)	-33.3%
Accounting Fees	14,000		14,000		28,000	28,000	-	0.0%
Auditing Fees	3,000		4,200		7,200	8,700	(1,500)	-20.8%
Miscellaneous Administration*	99,000		16,000		115,000	120,250	(5,250)	-4.4%
Total Administration	678,176	-	416,382	-	1,094,558	1,132,770	(38,212)	-3.4%
<i>Cost of Providing Services</i>								
Salary & Wages - Tenant Services					-	-	-	#DIV/0!
Salary & Wages - Maintenance & Operation	348,500				348,500	332,730	15,770	4.7%
Salary & Wages - Protective Services	15,000				15,000	10,000	5,000	50.0%
Salary & Wages - Utility Labor	83,330				83,330	79,160	4,170	5.3%
Fringe Benefits	201,624				201,624	181,281	20,343	11.2%
Tenant Services	6,500				6,500	6,000	500	8.3%
Utilities	399,160				399,160	412,340	(13,180)	-3.2%
Maintenance & Operation	211,500		36,000		247,500	215,108	32,392	15.1%
Protective Services					-	-	-	#DIV/0!
Insurance	68,500		25,000		93,500	93,500	-	0.0%
Payment in Lieu of Taxes (PILOT)					-	-	-	#DIV/0!
Terminal Leave Payments	34,000		8,000		42,000	32,000	10,000	31.3%
Collection Losses	1,000				1,000	1,000	-	0.0%
Other General Expense					-	-	-	#DIV/0!
Rents			4,623,900		4,623,900	4,885,140	(261,240)	-5.3%
Extraordinary Maintenance	22,000				22,000	27,000	(5,000)	-18.5%
Replacement of Non-Expendible Equipment	2,000				2,000	-	2,000	#DIV/0!
Property Betterment/Additions	2,250				2,250	2,250	-	0.0%
Miscellaneous COPS*					-	-	-	#DIV/0!
Total Cost of Providing Services	1,395,364	-	4,692,900	-	6,088,264	6,277,509	(189,245)	-3.0%
Net Principal Payments on Debt Service in Lieu of Depreciation					-	-	-	#DIV/0!
Total Operating Appropriations	2,073,540	-	5,109,282	-	7,182,822	7,410,279	(227,457)	-3.1%
<b>NON-OPERATING APPROPRIATIONS</b>								
Net Interest Payments on Debt					-	-	-	#DIV/0!
Operations & Maintenance Reserve					-	-	-	#DIV/0!
Renewal & Replacement Reserve					-	-	-	#DIV/0!
Municipality/County Appropriation					-	-	-	#DIV/0!
Other Reserves					-	-	-	#DIV/0!
Total Non-Operating Appropriations	-	-	-	-	-	-	-	#DIV/0!
TOTAL APPROPRIATIONS	2,073,540	-	5,109,282	-	7,182,822	7,410,279	(227,457)	-3.1%
ACCUMULATED DEFICIT					-	-	-	#DIV/0!
TOTAL APPROPRIATIONS & ACCUMULATED DEFICIT	2,073,540	-	5,109,282	-	7,182,822	7,410,279	(227,457)	-3.1%
<b>UNRESTRICTED NET POSITION UTILIZED</b>								
Municipality/County Appropriation					-	-	-	#DIV/0!
Other					-	-	-	#DIV/0!
Total Unrestricted Net Position Utilized	-	-	-	-	-	-	-	#DIV/0!
TOTAL NET APPROPRIATIONS	\$ 2,073,540	\$ -	\$ 5,109,282	\$ -	\$ 7,182,822	\$ 7,410,279	\$ (227,457)	-3.1%

\* Miscellaneous line items may not exceed 5% of total operating appropriations shown below. If amount in miscellaneous is greater than the amount shown below, then the line item must be itemized above.

5% of Total Operating Appropriations \$ 103,677.00 \$ - \$ 255,464.10 \$ - \$ 359,141.10

## 2014 Appropriations Schedule

Lodi Housing Authority  
For the Period January 1, 2015 to December 31, 2015

	<i>Current Year Adopted Budget</i>				
	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations
<b>OPERATING APPROPRIATIONS</b>					
<i>Administration</i>					
Salary & Wages	\$ 404,020		\$ 151,413		\$ 555,433
Fringe Benefits	213,699		160,688		374,387
Legal	14,000		14,000		28,000
Staff Training	6,000		3,000		9,000
Travel	6,000		3,000		9,000
Accounting Fees	14,000		14,000		28,000
Auditing Fees	4,500		4,200		8,700
Miscellaneous Administration*	120,250				120,250
<b>Total Administration</b>	<b>782,469</b>	<b>-</b>	<b>350,301</b>	<b>-</b>	<b>1,132,770</b>
<i>Cost of Providing Services</i>					
Salary & Wages - Tenant Services					-
Salary & Wages - Maintenance & Operation	332,730				332,730
Salary & Wages - Protective Services	10,000				10,000
Salary & Wages - Utility Labor	79,160				79,160
Fringe Benefits	181,281				181,281
Tenant Services	6,000				6,000
Utilities	412,340				412,340
Maintenance & Operation	175,500		39,608		215,108
Protective Services					-
Insurance	93,500				93,500
Payment in Lieu of Taxes (PILOT)					-
Terminal Leave Payments	24,000		8,000		32,000
Collection Losses	1,000				1,000
Other General Expense					-
Rents			4,885,140		4,885,140
Extraordinary Maintenance	27,000				27,000
Replacement of Non-Expendible Equipment					-
Property Betterment/Additions	2,250				2,250
Miscellaneous COPS*					-
<b>Total Cost of Providing Services</b>	<b>1,344,761</b>	<b>-</b>	<b>4,932,748</b>	<b>-</b>	<b>6,277,509</b>
Net Principal Payments on Debt Service in Lieu of Depreciation					-
<b>Total Operating Appropriations</b>	<b>2,127,230</b>	<b>-</b>	<b>5,283,049</b>	<b>-</b>	<b>7,410,279</b>
<b>NON-OPERATING APPROPRIATIONS</b>					
Net Interest Payments on Debt					-
Operations & Maintenance Reserve					-
Renewal & Replacement Reserve					-
Municipality/County Appropriation					-
Other Reserves					-
<b>Total Non-Operating Appropriations</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL APPROPRIATIONS</b>	<b>2,127,230</b>	<b>-</b>	<b>5,283,049</b>	<b>-</b>	<b>7,410,279</b>
<b>ACCUMULATED DEFICIT</b>					<b>-</b>
<b>TOTAL APPROPRIATIONS &amp; ACCUMULATED DEFICIT</b>	<b>2,127,230</b>	<b>-</b>	<b>5,283,049</b>	<b>-</b>	<b>7,410,279</b>
<b>UNRESTRICTED NET POSITION UTILIZED</b>					
Municipality/County Appropriation	-	-	-	-	-
Other	-	-	-	-	-
<b>Total Unrestricted Net Position Utilized</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL NET APPROPRIATIONS</b>	<b>\$ 2,127,230</b>	<b>\$ -</b>	<b>\$ 5,283,049</b>	<b>\$ -</b>	<b>\$ 7,410,279</b>

\* Miscellaneous line items may not exceed 5% of total operating appropriations shown below. If amount in miscellaneous is greater than the amount shown below, then the line item must be itemized above.

5% of Total Operating Appropriations    \$ 106,361.50    \$ -    \$ 264,152.45    \$ -    \$ 370,513.95

# 2015 Net Position Reconciliation

Lodi Housing Authority

For the Period January 1, 2015

to December 31, 2015

	<u>Proposed Budget</u>
<b>TOTAL NET POSITION BEGINNING OF CURRENT YEAR (1)</b>	
Less: Invested in Capital Assets, Net of Related Debt (1)	6,838,746
Less: Restricted for Debt Service Reserve (1)	6,146,816
Less: Other Restricted Net Position (1)	-
Total Unrestricted Net Position (1)	180,377
Less: Designated for Non-Operating Improvements & Repairs	-
Less: Designated for Rate Stabilization	-
Less: Other Designated by Resolution	-
Plus: Accrued Unfunded Pension Liability (1)	-
Plus: Accrued Unfunded Other Post-Employment Benefit Liability (1)	-
Plus: Estimated Income (Loss) on Current Year Operations (2)	-
Plus: Other Adjustments (attach schedule)	-
<b>UNRESTRICTED NET POSITION AVAILABLE FOR USE IN PROPOSED BUDGET</b>	<u>511,553</u>
Unrestricted Net Position Utilized to Balance Proposed Budget	-
Unrestricted Net Position Utilized in Proposed Capital Budget	-
Appropriation to Municipality/County (3)	-
Total Unrestricted Net Position Utilized in Proposed Budget	-
<b>PROJECTED UNRESTRICTED UNDESIGNATED NET POSITION AT END OF YEAR (4)</b>	<u>\$ 511,553</u>

(1) Total of all operations for this line item must agree to audited financial statements.

(2) Include budgeted and unbudgeted use of unrestricted net position in the current year's operations.

(3) Amount may not exceed 5% of total operating appropriations. See calculation below.

(4) If Authority is projecting a deficit for any operation at the end of the budget period, the Authority must attach a statement explaining its plan to reduce the deficit, including the timeline for elimination of the deficit, if not already detailed in the budget narrative section.

Maximum Allowable Appropriation to Municipality/County	\$ 103,677
--	------------

RESOLUTION NO. 14-34

Governing Body Recorded Vote – Members:

- Commissioner V. Caruso
- Commissioner P. Lynch
- Commissioner R. Marra
- Commissioner G. Woods
- Commissioner A. Di Chiara
- Commissioner D. Cody

Aye      Nay      Abstain      Absent

Approved \_\_\_\_\_ Denied \_\_\_\_\_

REVIEWED AND APPROVED AS TO LEGALITY:

\_\_\_\_\_  
LHA ATTORNEY – CONRAD M. OLEAR, ESQ.

**2015 NJDCA BUDGET & CAPITAL BUDGET**

**HOUSING AUTHORITY OF THE BOROUGH OF LODI  
FISCAL YEAR: FROM 10/01/2015 TO 09/30/2016**

WHEREAS, the Annual Budget and Capital Budget/Program for the Lodi Housing Authority for the fiscal year beginning October 1, 2015 and ending September 30, 2016 has been presented before the governing body of the Lodi Housing Authority at its open public meeting of September 17, 2015; and

WHEREAS, the Annual Budget and Capital Budget as presented for adoption reflects each item of revenue and appropriation in the same amount and title set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services; and

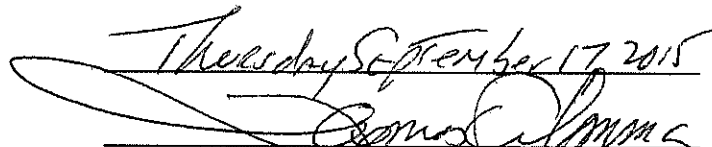
WHEREAS, the Annual Budget as presented for adoption reflects Total Revenues of \$7,380,956, Total Appropriations, including any Accumulated Deficit, if any, of \$7,182,822 and Total Unrestricted Net Position utilized of \$0.00; and

WHEREAS, the Capital Budget as presented for adoption reflects Total Capital Appropriations of \$224,208 and Total Unrestricted Net Position planned to be utilized of \$0.00.

NOW, THEREFORE, BE IT RESOLVED, by the governing body of the Lodi Housing Authority, at an open public meeting held on September 17, 2015 that the Annual Budget and the Capital Budget/Program of the Lodi Housing Authority for the fiscal year period beginning October 1, 2015 and ending September 30, 2016, is hereby adopted and shall constitute appropriations for the purposes stated; and

BE IT FURTHER RESOLVED, that the Annual Budget and Capital Budget/Program as presented for adoption reflects each item of revenue and appropriation in the same amount and title as set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services.

THIS IS TO CERTIFY THAT THE ABOVE IS A TRUE COPY AS ADOPTED BY THE HOUSING AUTHORITY OF THE BOROUGH OF LODI AT THE MEETING HELD ON:

Thursday September 17, 2015  
  
EXECUTIVE DIRECTOR/SECRETARY-TREASURER

# 2015 Proposed Capital Budget

Lodi Housing Authority  
 January 1, 2015 to December 31, 2015

For the Period	Funding Sources				
	Estimated Total Cost	Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Capital Grants Other Sources
Project A : NJ0110 1	\$ 101,913				\$ 101,913
Project B: NJ0110 2	81,530				81,530
Project C :NJ0110 3	40,765				40,765
Project D Description	-				
Project E Description	-				
Project F Description	-				
Project G Description	-				
<b>TOTAL PROPOSED CAPITAL BUDGET</b>	<b>\$ 224,208</b>	-	-	-	<b>\$ 224,208</b>

*Enter brief description of up to seven projects above. For more than seven budgeted projects, please attach additional schedules. Input total amount of all projects on single line and enter "See Attached Schedule" instead of project description.*

# 5 Year Capital Improvement Plan

Lodi Housing Authority

For the Period January 1, 2015 to December 31, 2015

Fiscal Year Beginning in

	Estimated Total Cost	Current Year				
		2016	2017	2018	2019	2020
Project A : NJ0110 1	\$ 773,913	\$ 113,000	\$ 112,000	\$ 150,000	\$ 147,000	\$ 150,000
Project B: NJ0110 2	578,530	102,000	115,000	90,000	100,000	90,000
Project C :NJ0110 3	317,765	53,000	51,000	51,000	71,000	51,000
Project D Description	-	-	-	-	-	-
Project E Description	-	-	-	-	-	-
Project F Description	-	-	-	-	-	-
Project G Description	-	-	-	-	-	-
<b>TOTAL</b>	<b>\$ 1,670,208</b>	<b>\$ 224,208</b>	<b>\$ 278,000</b>	<b>\$ 291,000</b>	<b>\$ 318,000</b>	<b>\$ 291,000</b>

Project descriptions entered on Page CB-3 will carry forward to Pages CB-4 and CB-5. No need to re-enter project descriptions above.

# 5 Year Capital Improvement Plan Funding Sources

Lodi Housing Authority  
 For the Period January 1, 2015 to December 31, 2015

	Estimated Total Cost	Funding Sources				
		Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Capital Grants	Other Sources
Project A : NJ0110 1	\$ 1,670,208					\$ 1,670,208
Project B: NJ0110 2	-					
Project C :NJ0110 3	-					
Project D Description	-					
Project E Description	-					
Project F Description	-					
Project G Description	-					
<b>TOTAL</b>	<b>\$ 1,670,208</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,670,208</b>
Total 5 Year Plan per CB-4	<u>\$ 1,670,208</u>					
Balance check	-					

- If amount is other than zero, verify that projects listed above match projects listed on CB-4.

*Project descriptions entered on Page CB-3 will carry forward to Pages CB-4 and CB-5. No need to re-enter project descriptions above.*



# Schedule of Health Benefits - Detailed Cost Analysis

Lodi Housing Authority  
 For the Period January 1, 2015 to December 31, 2015

	# of Covered Members (Medical & Rx)		Annual Cost Estimate per Employee		# of Covered Members (Medical & Rx) Current Year	Annual Cost per Employee Current Year	Total Current Year Cost	\$ Increase (Decrease)	% Increase (Decrease)
	Proposed Budget	Proposed Budget	Proposed Budget	Proposed Budget					
<b>Active Employees - Health Benefits - Annual Cost</b>									
Single Coverage	2	\$ 12,700	\$ 25,400	2	12,230	\$ 24,460	\$ 940	3.8%	
Parent & Child	1	20,940	20,940	1	20,094	20,094	846	4.2%	
Employee & Spouse (or Partner)	6	24,490	146,940	6	24,403	146,418	522	0.4%	
Family	3	33,500	100,500	3	32,277	96,830	3,670	3.8%	
Employee Cost Sharing Contribution (enter as negative -)			(58,476)			(54,316)	(4,160)	7.7%	
Subtotal	12		235,304	12		233,485	1,819	0.8%	
<b>Commissioners - Health Benefits - Annual Cost</b>									
Single Coverage	0							#DIV/0!	
Parent & Child	0							#DIV/0!	
Employee & Spouse (or Partner)	0							#DIV/0!	
Family	0							#DIV/0!	
Employee Cost Sharing Contribution (enter as negative -)								#DIV/0!	
Subtotal	0			0				#DIV/0!	
<b>Retirees - Health Benefits - Annual Cost</b>									
Single Coverage	5	8,256	41,280	4	8,311	33,244	8,036	24.2%	
Parent & Child	0			0				#DIV/0!	
Employee & Spouse (or Partner)	3	15,224	45,672	3	15,262	45,786	(114)	-0.2%	
Family								#DIV/0!	
Employee Cost Sharing Contribution (enter as negative -)								#DIV/0!	
Subtotal	8		86,952	7		79,030	7,922	10.0%	
<b>GRAND TOTAL</b>	<b>20</b>		<b>\$ 322,256</b>	<b>19</b>		<b>\$ 312,515</b>	<b>\$ 9,741</b>	<b>3.1%</b>	

Is medical coverage provided by the SHBP (Yes or No)?  
 Is prescription drug coverage provided by the SHBP (Yes or No)?

Yes  
 Yes

# Schedule of Accumulated Liability for Compensated Absences

Lodi Housing Authority  
 For the Period January 1, 2015 to December 31, 2015

*Complete the below table for the Authority's accrued liability for compensated absences.*

Individuals Eligible for Benefit	Gross Days of Accumulated Compensated Absences at beginning of Current Year	Dollar Value of		Legal Basis for Benefit (check applicable items)		
		Accrued	Compensated Absence Liability	Approved Labor Agreement	Resolution	Individual Employment Agreement
Thomas DeSomma	94.2	\$	62,008		X	
Gary Luna	27		13,378		X	
Carol A. Ferrara	23.38		6,299		X	
Lenore Motrell	19		5,769		X	
Jeffery M. Luna	31		8,784		X	
Anthony D. Carpino	20.5		5,161		X	
Frank Giliberto	11.38		2,714		X	
Gerald Fazinetz	5.93		1,436		X	
Frank Licata	12.13		1,947		X	
Tracy DiChiara	13.76		1,986		X	
Louis King	28.46		4,790		X	
Alicia Reilly	2.3		284		X	
Saverio V. Saulino	29.26		7,903		X	
<b>Total liability for accumulated compensated absences at beginning of current year</b>		<b>\$</b>	<b>122,458</b>			

RESOLUTION NO. 14-35

Governing Body Recorded Vote – Members:

Aye       Nay       Abstain       Absent

Commissioner V. Caruso  
Commissioner P. Lynch  
Commissioner R. Marra  
Commissioner G. Woods  
Commissioner A. Di Chiara  
Commissioner D. Cody

Approved \_\_\_\_\_ Denied \_\_\_\_\_

REVIEWED AND APPROVED AS TO LEGALITY:

\_\_\_\_\_  
LHA ATTORNEY --CONRAD M. OLEAR, ESQ.

**AMENDMENTS TO FLEXIBLE SPENDING ACCOUNT (FSA)  
EFFECTIVE JANUARY 1, 2016**

**WHEREAS**, the Lodi Housing Authority (Authority) Board of Commissioners (Board) adopted Resolution #10-16 (copy attached) authorizing a Health Flexible Spending Account (FSA); and

**WHEREAS**, numerous modifications have been mandated to Lodi Housing Authority's FSA Plan.


**NOW, THEREFORE, BE IT RESOLVED**, this Resolution #14-35, as required, is hereby adopted in the format as follows:

"The undersigned authorized representative of Lodi Housing Authority (the Employer) hereby certifies that this Resolution #14-35 was duly adopted by the Employer on Thursday, September 17, 2015, and that such Resolution has not been modified or rescinded as of the date hereof:

**Resolved**, that the form of amended Cafeteria Plan including a Health Flexible Spending Account, effective January 1, 2016, presented to this meeting is hereby approved and adopted and that an authorized representative of the Employer is hereby authorized and directed to execute and deliver to the Administrator of the Plan one or more counterparts of the Plan.

The undersigned further certifies that attached hereto as Exhibits A and B, respectively, are true copies of Lodi Housing Authority Flexible Spending Plan, as amended and restated, and the Summary Plan Description, approved and adopted in this Resolution.

THIS IS TO CERTIFY THAT THE ABOVE IS A TRUE COPY AS ADOPTED BY THE HOUSING AUTHORITY OF THE BOROUGH OF LODI AT THE MEETING HELD ON:

*Thursday September 17, 2015*  
  
\_\_\_\_\_  
EXECUTIVE DIRECTOR/SECRETARY-TREASURER

**RESOLUTION NO. 10-16**

Governing Body Recorded Vote – Members:

	<u>Aye</u>	<u>Nay</u>	<u>Abstain</u>	<u>Absent</u>
Commissioner V. Caruso	✓			
Commissioner D. Cody	✓			
Commissioner A. DiChiara	✓			
Commissioner W. Masopust, Jr.	✓			
Commissioner A. Riley	✓			
Commissioner V. Lynch				
Commissioner R. Marra				

Approved  Denied

REVIEWED AND APPROVED AS TO LEGALITY:

  
 LHA ATTORNEY – CONRAD M. OLEAR, ESQ.

**“CAFETERIA PLAN” APPLICABLE TO “EMPLOYEE HEALTH BENEFIT PREMIUM PAYMENTS” AND QUALIFIED HEALTH CARE EXPENDITURES APPLICABLE TO “HEALTH FLEXIBLE SPENDING ACCOUNT” GUIDELINES**

**WHEREAS**, the Lodi Housing Authority’s (Authority) Executive Director and Authority’s Fee Attorney, Conrad M. Olear, Esq., and Authority’s Fee Accountant, have researched the Authority’s eligibility to participate under “Cafeteria Plan” pursuant to NJSA 40A:10-23.5, also known as 125 of Internal Revenue Code (26 USC Internal Revenue §125), which allows the Authority to participate in “Premium Payment Plan” (presently mandated under NJSA as payments to be 1.5% of employee’s base pay) and a “Health Flexible Spending Account (optional); and

**WHEREAS**, the Authority’s Fee Attorney/Accountant have rendered their written opinion allowing such participation (see attached copies); and

**WHEREAS**, the adoption of the “125/Cafeteria Plan” is desirable for the efficient and economical operation of the Authority; and

**WHEREAS**, the “125/Cafeteria Plan” is a benefit to all Authority employees.

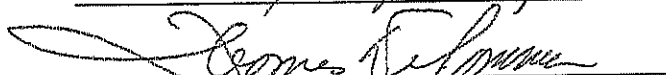
**NOW, THEREFORE BE IT RESOLVED**, by the Authority’s Board of Commissioners as follows:

1. Effective July 1, 2011 or sooner, the Authority hereby approves the adoption and participation of the basic “125/Cafeteria Plan” applicable to NJ State Mandated Employee Contribution payments towards Health Benefits; and
2. The optional “Health Flexible Spending Account (b)” applicable to specific eligible out-of-pocket and other related health payments paid by Authority employees will be under further review with no specific effective coverage date due to fact that “the (b) plan” requires a 3<sup>rd</sup> party administration and specific deposit account procedures per Authority employee, etc. and said account may also require administrative fees paid to 3<sup>rd</sup> party administrator and until the Authority’s Executive Director researches the cost and reports same to Board of Commissioners that a 3<sup>rd</sup> party administrator will accept the Authority’s Health Flexible Spending Account and such costs are feasible to the Authority and/or are directly attributable to Authority employees, actual participation in Plan (b) is on hold until further notification and Board approval.

**NOW, THEREFORE, BE IT FURTHER RESOLVED**, the Executive Director of the Authority is hereby authorized and directed to take all steps necessary to implement the "125/Cafeteria Plan," including without limitation and required filings with the Internal Revenue Service and with the State of New Jersey, providing each employee with a summary description of the "125/Cafeteria Plan" and setting up proper internal accounting and administrative procedures to provide benefits under the Plan.

THIS IS TO CERTIFY THAT THE ABOVE IS A TRUE COPY AS ADOPTED  
BY THE HOUSING AUTHORITY OF THE BOROUGH OF LODI AT THE  
MEETING HELD ON:

Thursday April 21, 2001

  
EXECUTIVE DIRECTOR/SECRETARY-TREASURER

September 17, 2015

**RESOLUTION NO. 14-38**

Governing Body Recorded Vote – Members:

Commissioner V. Caruso  
Commissioner P. Lynch  
Commissioner R. Marra  
Commissioner G. Woods  
Commissioner A. Di Chiara  
Commissioner D. Cody

Aye      Nay      Abstain      Absent

Approved \_\_\_\_\_ Denied \_\_\_\_\_

REVIEWED AND APPROVED AS TO LEGALITY:

\_\_\_\_\_  
LHA ATTORNEY – CONRAD M. OLEAR, ESQ.

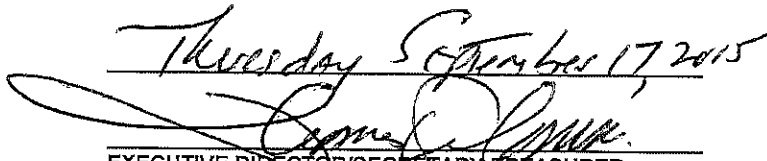
**MEMORIALIZING – MEMORANDUM OF UNDERSTANDING  
FOR RETIREE’S POST-EMPLOYMENT BENEFITS FOR  
RETIRED EMPLOYEE: LENORE MORRELL**

**WHEREAS**, Lodi Housing Authority’s (Authority) Board of Commissioners (Board) has decided it would be in the best interest of the Authority to adopt a **Memorandum of Understanding for Retiree’s Post-Employment Benefits**; and

**WHEREAS**, the Board and Retiree would fully understand what Post-Employment entitled retirement benefits would be.

**NOW, THEREFORE, BE IT RESOLVED**, that the Board of Commissioners hereby adopts the attached **Memorandum of Understanding for Retired Employee: Lenore Morrell**.

THIS IS TO CERTIFY THAT THE ABOVE IS A TRUE COPY AS  
ADOPTED BY THE HOUSING AUTHORITY OF THE BOROUGH OF  
LODI AT THE MEETING HELD ON:

*Thursday September 17, 2015*  
  
\_\_\_\_\_  
EXECUTIVE DIRECTOR/SECRETARY-TREASURER

Cc: Employee  
Employee File



# LODI HOUSING AUTHORITY

SECTION 8 – RENTAL ASSISTANCE PROGRAM

50 Brookside Ave, De Vries Park, Lodi, New Jersey 07644-3256

THOMAS DeSOMMA  
Executive Director/ Secretary Treasurer  
[973] 470-3650 – Fax [973] 778-1429

## LODI HOUSING AUTHORITY MEMORANDUM OF UNDERSTANDING FOR RETIREE

LENORE MORRELL  
Employee Name/Title

10/26/1972  
Date of Hire

10/01/2015  
Retirement Date\*  
(\*supplied/determined by NJ Division of Pensions & Benefits)

ORDINARY

Type of Retirement\*

The purpose of this Memorandum of Understanding (MOU) is to list and clarify retiree's entitled benefits as provided within LHA's Personnel Policy upon retirement (post-employment).

- **Accrued Sick Leave Entitlement:** As provided herein **to be determined on accrued time x hourly rate on last day worked but not to exceed \$30,000.00** payable over **3 (three)** years beginning FYS **10/01/2015**.
- **Accrued Vacation Leave Entitlement:** As provided herein **to be determined on accrued time x hourly rate on last day worked** payable FYS **10/01/2015**.
- **Personal Leave Entitlement:** As provided herein **to be determined on accrued time x hourly rate on last day worked** payable FYS **10/01/2015** (All Used for CY 2015).
- **CTO Entitlement (if applicable):** Not Applicable

Note: In the event of employee's passing, any outstanding accrued leave payments will be due & payable to "Estate of..." over remaining period of time.

- **Pension:** Eligibility, type of retirement (ordinary, disability, early, etc.), and monthly benefit amount are all determined by the State of NJ Division of Pension & Benefits.

- **Health Benefits:** LHA has been and continues to participate in the State Health Benefits Program (SHBP) administered through the NJ Division of Pensions & Benefits, and also adopted (pre 1970) the provisions for the payment of post-retirement health benefits costs as amended under Chapter 88 P.L. 1974 and/or Chapter 48 P.L. 1999 entitling eligible **retired employee and surviving spouse** fully paid health benefits directly through and by LHA, in addition to full reimbursement of the retiree only Medicare Part B premium cost deducted from retiree's social security benefit.

Health Benefits, as defined in LHA's Personnel Policy, is as follows:

- Horizon Blue Cross Blue Shield of NJ – Group #02-92500 – includes, but is not limited to:
  - ❖ Hospital Coverage
  - ❖ Medical Coverage
- Prescription Drug Plan via SHBP (Medco) - co-payment plan as provided prior to retirement
- Delta Dental of NJ (Group Plan #1405)
- Family Vision Care (employee only) with max benefit of \$350 per fiscal year (self-coverage through LHA)
- Medicare Part B Reimbursement of Premium – employee's cost only (not applicable to spouse's cost)

\*All premiums or self-coverage payments/entitlements are the sole responsibility of LHA and in the event LHA changes/alters the above coverage or in the event LHA is abolished/acquired by another Agency, governing body, etc., the acquiring governing body/agency shall have the financial responsibility to continue to provide and pay for all health benefits directly or must reimburse employee monthly for any and all related premiums/entitlement coverage on an equivalent benefits coverage basis.

- **Payable Leave Time:** Eligible retired employee entitlement to paid accrued leave time shall be computed on employee accrued Vacation, Sick, Personal and CTO (if applicable) as reflected within employee's last payroll period prior to effective date of actual retirement, and said payment (hourly, daily, etc.) shall also be calculated based upon employee's last active hourly rate reflected in said pay period.

Accrued Vacation, Sick, Personal Leave and CTO (if applicable) shall be paid to retired employee as reflected within LHA Personnel Policy as follows (**unless otherwise provided by NJ State Law**):



- **Pre 10/01/93 Hired Full-Time Employees** – are eligible to receive a maximum of \$30,000.00 payment for Accrued Sick Leave. However, such length of payments will be made over a three-year period (see below\*) within the Authority's consecutive fiscal years (unless expressly otherwise authorized by Board of Commissioners and by Board Resolution).
- **Post 10/01/93 Hired Full-Time Employees** - are eligible to receive a maximum of \$15,000.00 payment for Accrued Sick Leave. However, such length of payments will be made over a three-year period (see below\*) within the Authority's consecutive fiscal years (unless expressly otherwise authorized by Board of Commissioners and by Board Resolution).

**\*If Full-Time Employee Accrued Sick Leave is less than \$10,000.00, then said pay-out will be over a two-year period.**

- **Vacation/Personal/CTO Time** – all other eligible leaves earned and owed to Full-Time Employees will be paid to eligible employees within 60 days of separation from service (unless expressly otherwise authorized by Board of Commissioners and by Board Resolution).

**Definition/Clarification of LHA's Personnel Policy, Employees with 25 Years of Service:**

This is meant to provide further clarification of paid health benefits for retirees and is to mean **those retirees who qualify for paid health benefits under the guidelines of the NJ Division of Pensions & Benefits** who would be entitled to and qualified by the NJ Division of Pensions & Benefits as Early Retirement, Ordinary Retirement, Disability Retirement, etc. and only the NJ Division of Pensions & Benefits shall determine and qualify retiree's eligibility/entitlement for paid health benefits.