

**MINUTES OF THE REGULAR MEETING OF LODI HOUSING AUTHORITY, 50 BROOKSIDE AVENUE, LODI, NEW JERSEY AT 7:00 PM ON THURSDAY, OCTOBER 16, 2025**

**Call to Order:** Vice Chairman Daniel J. Cody called the Regular Meeting to Order at 7:00 PM.

**Pledge of Allegiance:** Vice Chairman Cody asked everyone to stand for the Pledge of Allegiance, and after the Pledge, the Vice Chairman made the following statement, “This Agenda is posted to inform the Public of actions being considered by the Authority’s Board of Commissioners and its Executive Director/Secretary Treasurer. There may be additions and deletions prior to the Board Meeting before taking final action.” The Vice Chairman also stated the following, “This meeting has been publicly advertised in compliance with the Open Public Meeting Act.”

**Roll Call:** In addition to Vice Chairman Cody, the meeting was attended by Commissioners Steven De Nobile, Paul V. Lynch, Robert Marra, and Robert Riley, Jr. Chairman Di Chiara and Commissioner Anthony Mobilio Jr. were absent.

The Meeting was also attended by Lodi Housing Authority Attorney Conrad M. Olear, Esq., Executive Director/Secretary Treasurer Gary Luna, and Assistant Executive Director/Recording Secretary Carol A. Ferrara.

**Bids:** Refer to Resolution page

**Approval of Minutes:**

Motion was made by Commissioner Lynch and Seconded by Commissioner Marra to approve the Minutes of the Regular Meeting held on September 18, 2025.  
Upon Roll Call, the Board voted as follows:

AYES	NAYS	ABSTAINED	ABSENT
Commissioner De Nobile Commissioner Lynch Commissioner Marra Commissioner Riley Vice Chairman Cody	NONE	NONE	Chairman Di Chiara Commissioner Mobilio

Motion was made by Commissioner Marra and Seconded by Commissioner Lynch to approve the Minutes of the Closed Session held on September 18, 2025.  
Upon Roll Call, the Board voted as follows:

AYES	NAYS	ABSTAINED	ABSENT
Commissioner De Nobile Commissioner Lynch Commissioner Marra Commissioner Riley Vice Chairman Cody	NONE	NONE	Chairman Di Chiara Commissioner Mobilio

Motion was made by Commissioner Lynch and Seconded by Commissioner Marra to approve the Minutes of the Special Closed Meeting held on September 24, 2025.  
Upon Roll Call, the Board voted as follows:

AYES	NAYS	ABSTAINED	ABSENT
Commissioner De Nobile Commissioner Lynch Commissioner Marra Commissioner Riley Vice Chairman Cody	NONE	NONE	Chairman Di Chiara Commissioner Mobilio



**MINUTES OF REGULAR MEETING – OCTOBER 16, 2025 (cont'd)**

**Communications:** Nothing at this time.

**Report of Attorney:** Refer to Closed Session – Attorney-Client Privileged Discussions

**Report of Accountant:** Nothing at this time.

**Report of Security:** Commissioners welcomed back Head of LHA Security, Joe Pedone!

**Bills Agenda:**

Motion to Approve the October 2025 Bills Agenda was made by Commissioner Lynch and Seconded by Commissioner Riley. Upon Roll Call, the Board voted as follows:

AYES	NAYS	ABSTAINED	ABSENT
Commissioner De Nobile* Commissioner Lynch Commissioner Marra Commissioner Riley Vice Chairman Cody	NONE	*Commissioner De Nobile on #23 & #26	Chairman Di Chiara Commissioner Mobilio

**Report of Executive Director:**

- 1. Contract Report: None
- 2. HUD NSPIRE Inspections (PH dwelling units/buildings) scheduled for 11/06/25 – Maintenance is currently performing LHA’s in-house inspections week of 10/14/25
- 3. Update on Phase 2 – DVP Boiler Room Project – removal of original hot water tank
- 4. Admin roof still leaking – being addressed
- 5. Auditor has begun the FYE 09/30/25 IPA
- 6. NJDCA has approved LHA’s 2026 Adopted Budget & it has been posted on LHA website
- 7. Mandatory Crime Report due to NJDCA by 10/31/25 was submitted electronically by the Assistant Executive Director on 10/02/25
- 8. Presented cost to raise Rennie Place Complex (flooding issue)
- 9. Official Notice of Acting Executive Director’s Intent to Retire on 02/01/26 – refer to Res. #25-03

**Report of Assistant Executive Director:** None

**Resolutions:**

- 1. Resolution #25-01: CY 2026 Acrisure LLC (Scirocco Group) NPHA JIF Consultant Agreement
- 2. Resolution #25-02: Approval of CY 2026 Board Meeting Dates
- 3. Resolution #25-03: Acting Executive Director Retirement (02/01/26) – Payout over 2 Years
- 4. Resolution #25-04: NJ MEL Recommended/Required Amendments to LHA Employee Handbook/Personnel Policy

Motion to Approve the above Resolutions by Consent Agenda was made by Commissioner Riley and Seconded by Commissioner De Nobile.  
Upon Roll Call, the Board voted as follows:

AYES	NAYS	ABSTAINED	ABSENT
Commissioner De Nobile* Commissioner Lynch Commissioner Marra** Commissioner Riley Vice Chairman Cody	NONE	NONE	Chairman Di Chiara Commissioner Mobilio

**MINUTES OF REGULAR MEETING – OCTOBER 16, 2025 (cont'd)**

**Report of Commissioners:** None

**Unfinished Business:** None

**Old Business:** None

**New Business:** None

**Good & Welfare:** None

**Hearing of Citizens:** None

**Closed Session:**

Motion to End Regular Order of Business and go into Closed Session  
was made by Commissioner Lynch and Seconded by Commissioner Marra.  
Upon Roll Call, the Board voted as follows:

AYES	NAYS	ABSTAINED	ABSENT
Commissioner De Nobile Commissioner Lynch Commissioner Marra Commissioner Riley Vice Chairman Cody	NONE	NONE	Chairman Di Chiara Commissioner Mobilio

Motion to End Closed Session and return to Regular Order of Business was made by  
Commissioner Lynch and Seconded by Commissioner De Nobile.  
Upon Roll Call, the Board voted as follows:

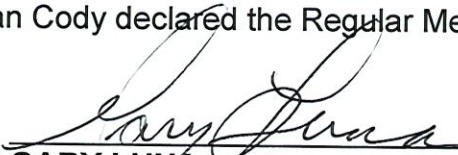
AYES	NAYS	ABSTAINED	ABSENT
Commissioner De Nobile Commissioner Lynch Commissioner Marra Commissioner Riley Vice Chairman Cody	NONE	NONE	Chairman Di Chiara Commissioner Mobilio

**Adjournment:**

Motion to Adjourn was made by Commissioner De Nobile and Seconded by  
Commissioner Lynch. Upon Roll Call, the Board voted as follows:

AYES	NAYS	ABSTAINED	ABSENT
Commissioner De Nobile Commissioner Lynch Commissioner Marra Commissioner Riley Vice Chairman Cody	NONE	NONE	Chairman Di Chiara Commissioner Mobilio

Meeting was Adjourned at 7:25 PM and Vice Chairman Cody declared the Regular Meeting closed.

  
**GARY LUNA**  
Acting Executive Director/Secretary Treasurer

  
**ALBERT DI CHIARA**, Chairman or  
**DANIEL J. CODY**, Vice Chairman

Prepared by:   
**CAROL A. FERRARA**  
Assistant Executive Director/Recording Secretary

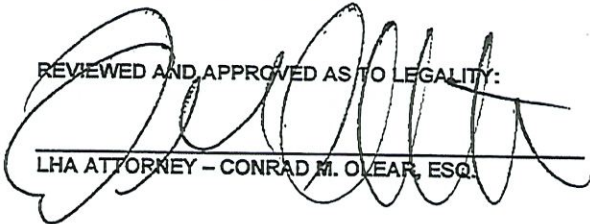


RESOLUTION NO. 25-01

Governing Body Recorded Vote – Members:

Board Members	Aye	Nay	Abstain	Absent
Commissioner S. De Nobile S	✓			
Commissioner P. V. Lynch	✓			
Commissioner R. Marra	✓			
Commissioner A. Mobilio, Jr.				✓
Commissioner R. Riley, Jr. M	✓			
Vice Chairman D. J. Cody	✓			
Chairman A. Di Chiara				✓

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

REVIEWED AND APPROVED AS TO LEGALITY:  
  
LHA ATTORNEY – CONRAD M. O'LEARY, ESQ.

CY 2026 ACRISURE LLC (SCIROCCO GROUP)  
NJPHA JIF CONSULTANT AGREEMENT

This Agreement effective the 1<sup>st</sup> day of January 2026 between Lodi Housing Authority (hereinafter referred to as Authority) and Acrisure LLC (Scirocco Group), 777 Terrace Avenue, Hasbrouck Heights, NJ 07604 (hereinafter referred to as the Consultant).

**WHEREAS**, the Consultant has offered the Authority professional risk management consulting services as required in the bylaws of the New Jersey Public Housing Authority Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Funds; and

**WHEREAS**, the Authority desires these professional services pursuant to the resolution adopted by the governing body of the Authority at a meeting held; and

**NOW, THEREFORE BE IT RESOLVED**, the parties in consideration of the mutual promises and covenants set forth herein, agree as follows:

1. For and in consideration of the amount stated hereinafter, the Consultant shall:
  - a. Assist the Authority in identifying its insurable Property & Casualty exposures and to recommend professional methods to reduce, assume or transfer the risk or loss.
  - b. Assist the Authority in understanding the various coverages available from the New Jersey Public Housing Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund.
  - c. Review with the Authority any additional coverages that the Consultant feels should be carried but are not available from the Fund and, subject to the Authority's authorization, place such coverages outside the Fund.
  - d. Assist the Authority in preparation of applications, statements of values, and similar documents requested by the Fund, it being understood that this Agreement does not include any appraisal work by the Consultant.
  - e. Review Certificates of Insurance from contractors, vendors, and professionals when requested by the Authority.
  - f. Review the Authority's assessment as prepared by the Fund and assist the Authority in the preparation of its annual insurance budget.
  - g. Review the loss and engineering reports and generally assist the safety committee in its loss containment objectives. Also, attend no less than one (1) Authority safety committee meeting per annum to promote the safety objectives and goals of the Authority and the Fund.




- h. Assist where needed in the settlement of claims, with the understanding that the scope of the Consultant's involvement does not include the work normally done by a public adjuster.
  - i. Perform any other risk management related services required by the Fund's bylaws.
1. In exchange for the above services, the Consultant shall be compensated in the following manner:
- a. The Authority authorizes the Fund to pay its Consultant compensation for services rendered an amount equal to 6% of the Authority's annual assessment as promulgated by the Fund. Said fee shall be paid to the Consultant within 30 days of payment of the Authority's assessment.
  - b. For any insurance coverages authorized by the Authority to be placed outside the Fund, the Consultant shall receive as compensation the normal brokerage commissions paid by the insurance company. The premiums for said policies shall not be added to the Fund's assessment in computing the fee outlined in 2a.
  - c. If the Authority shall require of the Consultant extra services other than those outlined above, the Consultant shall be paid by the Authority a fee at the rate of n/a per hour in addition to actual expenses incurred.

Political Contribution Disclosure – This Contract has been awarded to Acrisure LLC (Scirocco Group) based on the merits and abilities to provide the goods or services as described herein. This Contract has been awarded through a "fair and open process" pursuant to NJSA 19:44A-20.4 et seq. As such, the undersigned does hereby attest that Acrisure LLC (Scirocco Group), its subsidiaries, assigns, or principals controlling in excess of 10% of the company will submit within ten (10) days of Authorizing Notice, the Political Disclosure Form required under the Election Law Enforcement Commission pursuant to NJSA 19-44A-8 or 19:44A-16, in the one-year period preceding the award of the Contract that would, pursuant to P.L. 2004, c.19, affect its eligibility to perform this Contract, nor will it make a reportable contribution during the term of the Contract to any political party committee in the Lodi Housing Authority if a member of that political party is serving in an elective public office of the Lodi Housing Authority when the contract is awarded, or to any candidate committee of any person serving in an elective public office of the Lodi Housing Authority when the Contract is awarded.

The term of this Agreement shall terminate 12/31/26. However, this Agreement may be terminated by either party at any time by mailing to the other written notice, certified mail return receipt, calling for termination at not less than 30 days thereafter. In the event of termination of this Agreement, the Consultant's fees outlined in 2a above shall be prorated to date of termination.

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, October 16, 2025  
  
EXECUTIVE DIRECTOR/SECRETARY-TREASURER

CONSULTANT:

Justin Gallo  
Acrisure LLC (Scirocco Group)

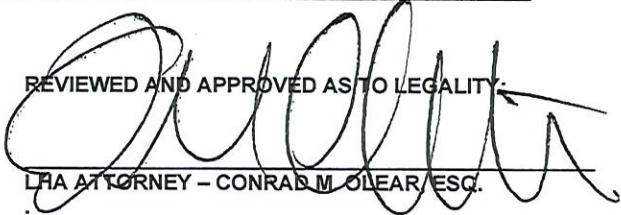


RESOLUTION NO. 25-02

Governing Body Recorded Vote – Members:

Board Members	Aye	Nay	Abstain	Absent
Commissioner S. De Nobile	S	✓		
Commissioner P. V. Lynch		✓		
Commissioner R. Marra		✓		
Commissioner A. Mobilio, Jr.				✓
Commissioner R. Riley, Jr.	M	✓		
Vice Chairman D. J. Cody		✓		
Chairman A. Di Chiara				✓

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

REVIEWED AND APPROVED AS TO LEGALITY:  
  
LHA ATTORNEY – CONRAD M. OLEAR, ESQ.

APPROVAL OF BOARD MEETING DATES FOR CY 2026

BE IT RESOLVED, by the Lodi Housing Authority that its Public Meetings will be held at the Lodi Housing Authority Community Room, 50 Brookside Avenue, Lodi, New Jersey in accordance with the Sunshine Law. Regular Meetings will be held according to the following schedule:

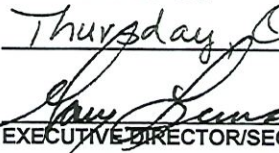
REGULAR MEETING	DAY	TIME
JANUARY 15, 2026	THURSDAY	7:00 P.M.
FEBRUARY 19, 2026	THURSDAY	7:00 P.M.
MARCH 19, 2026	THURSDAY	7:00 P.M.
APRIL 16, 2026	THURSDAY	7:00 P.M.
MAY 28, 2026 ANNUAL REORGANIZATION MEETING (REGULAR MEETING TO FOLLOW)	THURSDAY	7:00 P.M.
JUNE 18, 2026	THURSDAY	7:00 P.M.
JULY 16, 2026	THURSDAY	7:00 P.M.
AUGUST 20, 2026	THURSDAY	7:00 P.M.
SEPTEMBER 17, 2026	THURSDAY	7:00 P.M.
OCTOBER 15, 2026	THURSDAY	7:00 P.M.
NOVEMBER 19, 206	THURSDAY	7:00 P.M.
DECEMBER 17, 206	THURSDAY	7:00 P.M.

The following is the Regular Meeting Agenda of Lodi Housing Authority:

- CALL TO ORDER
- PLEDGE OF ALLEGIANCE
- NOTICE OF MEETING
- ROLL CALL
- BIDS
- APPROVAL OF MINUTES
- COMMUNICATIONS
- REPORT OF ATTORNEY
- REPORT OF ACCOUNTANT
- REPORT OF SECURITY
- MONTHLY BILLS – PUBLIC HOUSING & SECTION 8
- REPORT OF EXECUTIVE DIRECTOR
- REPORT OF DEPUTY EXECUTIVE DIR./ADMIN. OF SECTION 8/HOUSING MANAGER
- RESOLUTIONS
- REPORT OF COMMISSIONERS
- UNFINISHED BUSINESS
- OLD BUSINESS
- NEW BUSINESS
- GOOD AND WELFARE
- HEARING OF CITIZENS
- CLOSED SESSION – ATTORNEY-CLIENT PRIVILEGED DISCUSSIONS
- ADJOURNMENT

Any changes to the above-scheduled Regular Meeting dates require 48-hour notice. Any Special Meeting will be held with 48-hour notice prior to Special Meeting.

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, October 16, 2025  
  
EXECUTIVE DIRECTOR/SECRETARY-TREASURER



RESOLUTION NO. 25-03

Governing Body Recorded Vote – Members:

Board Members	Aye	Nay	Abstain	Absent
Commissioner S. De Nobile <i>S</i>	✓			
Commissioner P. V. Lynch	✓			
Commissioner R. Marra	✓			
Commissioner A. Mobilio, Jr.				✓
Commissioner R. Riley, Jr. <i>m</i>	✓			
Vice Chairman D. J. Cody	✓			
Chairman A. Di Chiara				✓

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

REVIEWED AND APPROVED AS TO LEGALITY:

LHA ATTORNEY – CONRAD M. OLEAR, ESQ.

ACTING EXECUTIVE DIRECTOR RETIREMENT  
EFFECTIVE FEBRUARY 1, 2026  
AGREEMENT/AUTHORIZATION/PAYOUT OF  
ACCRUED LEAVE PAYMENTS OVER 2-YEAR PERIOD

**WHEREAS**, on October 16, 2025, Gary Luna, Acting Executive Director of Lodi Housing Authority (Authority) having 42 years of service at the Authority has submitted his Notice of Retirement (attached) effective 02/01/26; and

**WHEREAS**, the Authority’s Board of Commissioners (Board) hereby accepts the Acting Executive Director’s Retirement Notice to be effective 02/01/26; and

**WHEREAS**, the Board has adopted Employee Personnel Policies defining eligible benefits for employees upon retirement and in some instances, to be paid on a 3-year basis; and

**WHEREAS**, Retiree’s Notice of Retirement requested the Board consider a 2-year payment of eligible benefits; and

**WHEREAS**, Retiree entitled payments are identified in the attached Memorandum of Understanding; and

**WHEREAS**, Board recognizes it has the option to authorize 1,2,3 payments of retiree payout of eligible benefits; and

**WHEREAS**, the Authority has sufficient Funding Availability to pay Retiree based upon a 2-year payout; and

**WHEREAS**, the Board recognizes Retiree’s almost 42 years of service and request for a 2-year payout as outline in the attached Memorandum of Understanding; and

**WHEREAS**, the Board hereby accepts the Acting Executive Director Gary Luna’s Retirement effective 02/01/26.

**NOW, THEREFORE, BE IT RESOLVED**, the Board authorizes a 2-year payout to Retiree as detailed in the attached Memorandum of Understanding.

**NOW, THEREFORE, BE IT FURTHER RESOLVED**, the Board agrees that in the event of Retiree’s passing or separation of service prior to full payment of Retiree’s eligible benefits, the payments will be paid to Retiree’s Estate.

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, October 16, 2025

EXECUTIVE DIRECTOR/SECRETARY-TREASURER



RESOLUTION NO. 25-04

Governing Body Recorded Vote – Members:

Board Members	Aye	Nay	Abstain	Absent
Commissioner S. De Nobile <i>S</i>	✓			
Commissioner P. V. Lynch	✓			
Commissioner R. Marra	✓			
Commissioner A. Mobilio, Jr.				✓
Commissioner R. Riley, Jr. <i>M</i>	✓			
Vice Chairman D. J. Cody	✓			
Chairman A. Di Chiara				✓

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

REVIEWED AND APPROVED AS TO LEGALITY:

*[Signature]*  
LHA ATTORNEY – CONRAD M. O'LEARY, ESQ.

**NJ MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND (MEL)  
RECOMMENDED & REQUIRED AMENDMENTS TO THE LHA  
STATEMENT OF PERSONNEL POLICY/EMPLOYEE HANDBOOK**

**WHEREAS**, the Lodi Housing Authority (Authority) is a member of the Municipal Excess Liability Joint Insurance Fund (MEL); and,

**WHEREAS**, every two (2) years the MEL reviews applicable laws and regulations to update the Model Personnel/Employee Handbook to ensure high standards for employment practices and compliance with Federal and State laws and regulations pertaining to such; and,

**WHEREAS**, adoption of the updated manual, in addition to the employee, managerial, and supervisory training performed by the Fund and the Risk Management Consultant, will ensure the Authority maintains the most favorable deductible and co-insurance requirement through the MEL.

**NOW, THEREFORE, BE IT RESOLVED**, the Governing Body of the Lodi Housing Authority hereby intends to adopt the required revisions/updates to its Statement of Personnel Policy (aka Employee Personnel Handbook) and re-affirms the Authority's adherence to a workplace consistent with the high standards expected by the public of public sector employers.

**NOW, THEREFORE, BE IT FURTHER RESOLVED**, the revised Statement of Personnel Policy (Employee Handbook) will be distributed to all Authority employees upon completion and that passage of this Resolution, in addition to the executed Attorney Certification, will entitle the Authority to the 2025-2026 rate incentives offered by the MEL for adoption of the revisions and the most favorable deductible and co-insurance requirement offered by the Fund.

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, October 16, 2025

EXECUTIVE DIRECTOR/SECRETARY-TREASURER