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 REGULAR MEETING OF THE BOARD :
 OF COMMISSIONERS OF THE HOBOKEN : Thursday
 HOUSING AUTHORITY OF THE CITY OF : February 14, 2019
 HOBOKEN : 7 p.m.
 - - - - - X

Held At: Monroe Gardens
 Community Room
 221 Jackson Street
 Hoboken, New Jersey

B E F O R E:

Marc A. Recko, Executive Director
 Chairman David Mello
 Vice Chair LaTrenda Ross
 Commissioner Hovie Forman
 Commissioner Andrew Impastato
 Commissioner Aaron Lewit
 Commissioner James Sanford

A P P E A R A N C E S:

FITZPATRICK & WATERMAN, ESQS.
 BY: MATTHEW FITZPATRICK, ESQ.
 Attorneys for the Board.

A L S O P R E S E N T:

Emil Kotherithara, CFO
 Lourdes Priestley, Director of Administration
 Libia De la Cruz-Holder, Director of Management
 Richard Goddin, Director of Maintenance
 Richard Fox, Consultant
 Daniel Perez, Resident Services Director
 Lisa J. Petrosky-Muckle, NW Financial Group, LLC

PHYLLIS T. LEWIS
 CERTIFIED COURT REPORTER
 CERTIFIED REALTIME COURT REPORTER
 (732) 735-4522

<p style="text-align: center;">2</p> <p>1 CHAIRMAN MELLO: Come on. It's 2 Valentine's Day. I want to be prompt, so I am going 3 to start. 4 (Laughter) 5 Let's stand for the Pledge. 6 (Pledge of Allegiance recited) 7 CHAIRMAN MELLO: I would like to advise 8 all of those present that notice of this Regular 9 Meeting of The Housing Authority of the City of 10 Hoboken has been provided to the public in 11 accordance with the provisions of the Open Public 12 Meetings Act. 13 Notice of this Regular Monthly 14 February's Board Meeting has been scheduled for 15 Thursday, February 14th, 2019, at 7 p.m. was sent to 16 The Jersey Journal and The Star-Ledger on Tuesday, 17 February 5th, 2019, as notification to the general 18 public of said meeting and sent to the City Clerk of 19 Hoboken on Thursday, February 5th, 2019, with a copy 20 of the agenda that was posted on the aforementioned 21 bulletin board in City Hall, the Hoboken Library and 22 the Hoboken Police Department. 23 I direct the minutes of this meeting to 24 state that I have announced that adequate notice of 25 the meeting has been given as required by the Open</p>	<p style="text-align: center;">4</p> <p>1 All right. So next is the public 2 comment period. 3 Could I have the sign-up sheet? 4 Did anybody sign up for public comment? 5 All right. Ms. Reyes. 6 MS. REYES: Good evening, Barbara 7 Reyes, 8 CHAIRMAN MELLO: Commissioner Reyes, I 9 will always call you that. 10 (Laughter) 11 MS. REYES: I just wanted to let -- I 12 don't know if Director Recko let the Commissioners 13 know that HOPES did receive the Ross grant. We were 14 granted the Ross grant through HUD this year. 15 Unfortunately, we received it right 16 before the shutdown, so they have not gotten back in 17 touch with us. But I just wanted to inform you that 18 we -- once they get in touch with us, we will be 19 setting up a formal meeting with the Director to 20 speak with the Director, but what we went out for 21 was for job search, job employment, financial 22 literacy, as well as classes, ESL classes, and 23 computers classes for the residents of the Housing 24 Authority, so that is what the grant is going to 25 cover.</p>
<p style="text-align: center;">3</p> <p>1 Public Meetings Act. 2 All right. So let's move on to roll 3 call. 4 Before we move on to the roll call, I 5 have to say, I didn't get this right for the first 6 time ever because of me. I got it right because 7 they were nice enough to put this on yellow paper, 8 so thank you so much. 9 (Laughter) 10 All right. So the roll call, please. 11 EXECUTIVE DIRECTOR RECKO: J. Burrell? 12 H. Forman? 13 A. Impastato? 14 COMMISSIONER IMPASTATO: Here. 15 EXECUTIVE DIRECTOR RECKO: A. Lewit? 16 COMMISSIONER LEWIT: Here. 17 EXECUTIVE DIRECTOR RECKO: D. Mello? 18 CHAIRMAN MELLO: Present. 19 EXECUTIVE DIRECTOR RECKO: L. Ross? 20 VICE CHAIR ROSS: Present. 21 EXECUTIVE DIRECTOR RECKO: J. Sanford? 22 CHAIRMAN MELLO: All right. So we have 23 a quorum. Although I guess I was supposed to read 24 the announcement, but we're going to disregard that. 25 We're going to call this open either way.</p>	<p style="text-align: center;">5</p> <p>1 Once we have more information and we 2 have met with HUD and all of that, then we will give 3 the information to Mr. Recko to also share with you 4 guys. 5 My second thing is more on a personal 6 level. As you guys know, I live at 311 Harrison, 7 and I just have a concern. 8 First, I would like to say thank you to 9 the Hoboken Police Department. I cannot thank them 10 enough for everything that I have seen, not only in 11 the papers, but what I witnessed within the last 12 month. I mean, the arrests that have been going on 13 in Harrison Gardens have been nonstop, and I witness 14 that daily because I live there. 15 So my next concern is that as a 16 commissioner, as well as a resident, I always hear 17 people say: "Well, what are the cops doing? What 18 are the cops doing?" 19 They are doing their job. 20 So what is the Housing Authority doing 21 now? 22 Because what I don't find fair is that 23 these officers come down here. They do their job. 24 They arrest the people. They do whatever it is that 25 they have to do legally on their end, but then these</p>

<p style="text-align: center;">6</p> <p>1 people, half of them are on leases stay on leases. 2 There is no repercussion to the families or anyone 3 else that resides in the Housing Authority. Let's 4 be honest. 5 When I was a Commissioner, I was part 6 of the Security Committee. I know that I made it 7 one of my big things where we have to start 8 utilizing the One Strike Policy. I don't think it 9 is used enough here. And unfortunately, until we 10 don't start to make examples, people are not going 11 to take it seriously. 12 And, no, do I want to see people go 13 homeless? 14 No, I don't want to see that, but it is 15 the only way to clean up where we live. 16 I have a nine-year-old son who is 17 scared to go in my hallway. I have to walk 18 downstairs to come get him because he says to me: 19 "Mom, the drug addicts are in the hallway. I am not 20 going. Meet me downstairs." 21 Is that fair? 22 I don't think that is fair. 23 So I just want to ask the 24 Commissioners, and I don't know who is charge of the 25 Security Committee now, is: How are we going to</p>	<p style="text-align: center;">8</p> <p>1 follow up is, and whether they're being removed, 2 because, you know, I agree with Ms. Reyes in that I 3 think we should enforce the One Strike Policy. 4 Some people have told me just in 5 various parts of our community of Hoboken in 6 general, oh, that is a little bit harsh. 7 Well, there are a lot of people that 8 need housing, and you know, there is a line a 9 hundred feet deep for people that will take their 10 place. So if people can't follow all the rules, and 11 we have gotten to the point where this community, 12 you know, quite frankly, what do you have to make, 13 60,000 or less as a household to even be able to 14 live in public housing? 15 EXECUTIVE DIRECTOR RECKO: Well, it 16 depends on the family size. But I think I would be 17 remiss if I -- 18 CHAIRMAN MELLO: But my point is -- 19 EXECUTIVE DIRECTOR RECKO: -- if I 20 didn't -- 21 CHAIRMAN MELLO: -- you know, you 22 can't -- you can't live in this community -- 23 EXECUTIVE DIRECTOR RECKO: Yeah. 24 CHAIRMAN MELLO: -- it is getting hard 25 to live in this community in private housing with</p>
<p style="text-align: center;">7</p> <p>1 enforce that One Strike Policy because unfortunately 2 it is not happening. 3 I was very glad with the raid that just 4 happened. That was my neighbor, to be honest with 5 you, right next door to me. I lived with that, Mr. 6 Recko knows, for months with issues going on with 7 that apartment, so when that happened yesterday, I 8 was glad, but only to find out that that individual 9 was supposed to move right before that to a smaller 10 apartment. 11 It's just, I just see it happening not 12 only with that individual, but with other 13 individuals who are arrested, and we kind of reward 14 them with an apartment. 15 How do we do this? 16 How do we stop this? 17 Because we can't keep saying that the 18 police department is not doing their job when the 19 Housing Authority is not following through. 20 That's my concern. 21 VICE CHAIR ROSS: Thank you. 22 CHAIRMAN MELLO: On that note, 23 Director, do you think we could have some sort of a 24 periodic report, it could be quarterly, where we 25 find out anybody who has been arrested and what the</p>	<p style="text-align: center;">9</p> <p>1 160,000 or less as a family income. It's just a 2 reality, so it is a privilege to live there -- 3 EXECUTIVE DIRECTOR RECKO: It is. 4 CHAIRMAN MELLO: -- in what's become an 5 increasingly rich community, and now we are going to 6 be taking steps tonight to start to really improve 7 our housing stock, and, you know, I think we should 8 absolutely enforce the One Strike Policy. 9 EXECUTIVE DIRECTOR RECKO: I will say 10 that we do, we do to our maximum extent, and what 11 stands between us and having people leave our 12 apartments is the New Jersey Landlord Tenant Law -- 13 CHAIRMAN MELLO: Right. 14 EXECUTIVE DIRECTOR RECKO: -- that is 15 what stands between. 16 We as a Housing Authority can 17 immediately send an eviction notice to somebody that 18 may have been caught in a raid last week, but that 19 just means now you are in the eviction process in 20 the New Jersey courts. And as our counselor knows, 21 we jump on them immediately. We send out those 22 notices immediately, and I know it seems from the 23 outside sometimes, you know, we are more frustrated 24 or as frustrated as you because we take the action 25 under One Strike, which means we can move</p>

<p style="text-align: center;">10</p> <p>1 immediately, but then it goes to court, right?</p> <p>2 Then it is three months, four months at</p> <p>3 the best, right? And if they don't have an attorney</p> <p>4 that is really good in delaying it. Counselor, you</p> <p>5 know that. You know, you might weigh in on it.</p> <p>6 MR. FITZPATRICK: I agree with</p> <p>7 everything the Director said. I don't want to get</p> <p>8 into too many specifics, because obviously we are</p> <p>9 alluding to some recent events, and I don't think it</p> <p>10 is appropriate to get into the specifics of those</p> <p>11 events right now in the public forum, but I can say</p> <p>12 and I think --</p> <p>13 MS. REYES: And I wasn't just saying</p> <p>14 about this event. I'm just saying in general</p> <p>15 (Commissioner Sanford present)</p> <p>16 MR. FITZPATRICK: I understand.</p> <p>17 CHAIRMAN MELLO: In general terms.</p> <p>18 MR. FITZPATRICK: And I think the</p> <p>19 Director will confirm this. The Housing Authority</p> <p>20 has its own investigatory process that it needs to</p> <p>21 go through, and then it obviously is the courts move</p> <p>22 slower than we would like and require a higher</p> <p>23 burden than we would like in cases like this, but in</p> <p>24 some of the recent cases that investigatory process</p> <p>25 has begun, and the Housing Authority is going to do</p>	<p style="text-align: center;">12</p> <p>1 can't be done, you know, as much as it's</p> <p>2 appropriate, an explanation of why, because I know</p> <p>3 that they are out there, but we just need to know</p> <p>4 about it.</p> <p>5 EXECUTIVE DIRECTOR RECKO: Sure.</p> <p>6 MR. FITZPATRICK: Certainly the facts</p> <p>7 are the facts, and I would have no problem</p> <p>8 discussing that. I guess the part that I am</p> <p>9 speaking more to is the Housing Authority's</p> <p>10 investigation and its legal approach at this point,</p> <p>11 when no action has been taken yet.</p> <p>12 CHAIRMAN MELLO: All right. Thank you</p> <p>13 for bringing that up, Commissioner Reyes.</p> <p>14 All right. So next is the report of</p> <p>15 the Executive Director and Secretary, including</p> <p>16 reports on prior unresolved issues and questions</p> <p>17 from residents raised at the prior meeting.</p> <p>18 EXECUTIVE DIRECTOR RECKO: And I will</p> <p>19 try to make this even quicker than usual, because it</p> <p>20 is a holiday today, and as we said at the beginning,</p> <p>21 we want to get out, and there has been a little push</p> <p>22 for me to shorten this anyway. We've already --</p> <p>23 CHAIRMAN MELLO: And your Chair has two</p> <p>24 daughters --</p> <p>25 (Laughter)</p>
<p style="text-align: center;">11</p> <p>1 everything it can to enforce its One Strike Policy,</p> <p>2 its lease in every way possible, particularly in</p> <p>3 light of the recent cases.</p> <p>4 EXECUTIVE DIRECTOR RECKO: And I can</p> <p>5 certainly give you a more fully legered report on</p> <p>6 maybe a quarterly basis, but I do want to assure you</p> <p>7 that we don't ignore it. We get the reports and</p> <p>8 we --</p> <p>9 CHAIRMAN MELLO: Yeah, no, and I'm</p> <p>10 sorry, if I give any impression that I thought you</p> <p>11 did it. I don't think that, but I do think it is,</p> <p>12 you know, --</p> <p>13 EXECUTIVE DIRECTOR RECKO: --</p> <p>14 appropriate --</p> <p>15 CHAIRMAN MELLO: -- just like when I</p> <p>16 was a Councilman, sometimes I thought Council people</p> <p>17 were underutilized. It's almost like PR. I think</p> <p>18 to the extent that it is appropriate legally to</p> <p>19 reveal the information, just to give us a status</p> <p>20 report as Commissioners, so if people come up to us</p> <p>21 in the community and ask about it, we can divulge as</p> <p>22 much as we should be divulging, and please don't</p> <p>23 give us anything that we are not supposed to</p> <p>24 divulge, but just to, you know, assure people that</p> <p>25 yes, everything is being done, and if something</p>	<p style="text-align: center;">13</p> <p>1 EXECUTIVE DIRECTOR RECKO: Oh, yeah,</p> <p>2 that's right.</p> <p>3 CHAIRMAN MELLO: -- so we got to get it</p> <p>4 started.</p> <p>5 (Laughter)</p> <p>6 EXECUTIVE DIRECTOR RECKO: So I have in</p> <p>7 front of you, and I did send out last night my usual</p> <p>8 attachments on the vacancy work orders and answering</p> <p>9 service calls.</p> <p>10 The inspection reports were included</p> <p>11 for the first time in a digital copy and a report on</p> <p>12 the admission and transfer policy that I talked with</p> <p>13 Commissioner Impastato about last time, and a</p> <p>14 recommendation along with that, that maybe we would</p> <p>15 bring the Resident Services Committee this month and</p> <p>16 dig deeper into that as an explanation of exactly</p> <p>17 how that goes.</p> <p>18 I sent out the policy with my report</p> <p>19 with kind of a cover on the policy and how we do the</p> <p>20 admission and transfer policy items.</p> <p>21 I did include the manager action report</p> <p>22 and our newsletter.</p> <p>23 We did talk about the drug raid</p> <p>24 already.</p> <p>25 We are moving forward with the Housing</p>

1 Finance Agency project. We were in Trenton
2 yesterday afternoon. It seems like so long ago, but
3 it was yesterday afternoon that we were in Trenton
4 meeting with the Housing Finance Agency.

5 I am pleased to report we are on track.
6 We are right where we need to be. We are working
7 with the architect on finalizing the scope of work.
8 We do expect to be out for bid sometime in April,
9 and again, still on track to start the work over the
10 summer.

11 We did finalize our -- we're finalizing
12 our agreement with the relocation specialists. They
13 will be in town with us this coming Tuesday, the
14 19th, for their first visit with us, which is part
15 of that project as well.

16 So we are excited, and again, that \$10
17 million that we are looking to focus on right now
18 the roofs and all new elevators, that we have
19 learned again this week how important it is because
20 we do have an elevator down over at 560, and it is
21 frustrating when those old elevators go down, and
22 there is only one elevator in the building. That
23 elevator, by the way, we expect to have running,
24 back up and running tomorrow afternoon.

25 CHAIRMAN MELLO: How long has it been

1 down?

2 EXECUTIVE DIRECTOR RECKO: Monday.

3 CHAIRMAN MELLO: How many floors?

4 EXECUTIVE DIRECTOR RECKO: Seven. One
5 elevator, so we really need this elevator project,
6 so we are moving forward with that.

7 And RAD, you will see a presentation
8 tonight on our movement for Fox Hill. It's one of
9 the resolutions in front of you tonight, so we will
10 be bringing that to you.

11 Just basic stuff on management and
12 maintenance. Thank you, Maintenance, for all of
13 your work on the snow. I think you did a great job
14 the other day. We have been dodging quite a bit,
15 but we did a good job with what came the other day.

16 We did have that power outage at 400
17 Marshall. It went smoothly. It went well, and we
18 were all worried about that.

19 And we are still dealing with our
20 Capital Improvement Project. Things are going well
21 on the finalizing the trash chute. The cameras are
22 in their final stages. We are using the heck out of
23 them. They are lit up. They are in the management
24 offices, and we got a number of ways that we are
25 using those.

1 (Commissioner Forman present)

2 And I guess unless there is anything
3 that is too very exciting, I will leave it there. I
4 will leave it open for questions.

5 MR. FITZPATRICK: Can I just add one
6 thing --

7 EXECUTIVE DIRECTOR RECKO: Yes.

8 MR. FITZPATRICK: -- although, Phyllis,
9 you've probably noted this, but Commissioners
10 Sanford and Forman have joined us.

11 THE REPORTER: Yes.

12 EXECUTIVE DIRECTOR RECKO: And we're
13 sorry about the microphones. Maybe while we are not
14 talking on them, maybe turn them off, and maybe we
15 will get a little better reception on them.

16 CHAIRMAN MELLO: All right. Do we have
17 any reports of committees tonight?

18 So any unfinished business?

19 Oh, I'm sorry.

20 VICE CHAIR ROSS: No.

21 CHAIRMAN MELLO: Okay. Any unfinished
22 business?

23 So we will move on to the reading and
24 approval of the minutes of the previous meeting.

25 I'm just reading off the agenda. It's

1 2019-02.01, a resolution to approve the minutes of
2 the January 10th, 2019 monthly Board meeting.

3 Do I have a motion?

4 COMMISSIONER FORMAN: I'll make a
5 motion.

6 CHAIRMAN MELLO: Second?

7 COMMISSIONER LEWIT: Second.

8 CHAIRMAN MELLO: Vote, please.

9 EXECUTIVE DIRECTOR RECKO: J. Burrell?
10 H. Forman?

11 COMMISSIONER FORMAN: Yes.

12 MR. FITZPATRICK: Any discussion?

13 EXECUTIVE DIRECTOR RECKO: Oh, I'm
14 sorry.

15 CHAIRMAN MELLO: Is there any
16 discussion on the minutes?

17 COMMISSIONER LEWIT: We are in a hurry.

18 CHAIRMAN MELLO: Sorry.

19 MR. FITZPATRICK: Just making sure.

20 CHAIRMAN MELLO: Again, I have two
21 daughters and a wife.

22 (Laughter)

23 MR. FITZPATRICK: Just making sure, Mr.
24 Chair. I apologize.

25 CHAIRMAN MELLO: All right. Any

<p style="text-align: center;">18</p> <p>1 discussion on the minutes?</p> <p>2 All right. If not, then can we have a</p> <p>3 vote?</p> <p>4 EXECUTIVE DIRECTOR RECKO: J. Burrell?</p> <p>5 H. Forman?</p> <p>6 COMMISSIONER FORMAN: Yes.</p> <p>7 EXECUTIVE DIRECTOR RECKO: A.</p> <p>8 Impastato?</p> <p>9 COMMISSIONER IMPASTATO: Yes.</p> <p>10 EXECUTIVE DIRECTOR RECKO: A. Lewit?</p> <p>11 COMMISSIONER LEWIT: Yes.</p> <p>12 EXECUTIVE DIRECTOR RECKO: D. Mello?</p> <p>13 CHAIRMAN MELLO: Yes.</p> <p>14 EXECUTIVE DIRECTOR RECKO: L. Ross?</p> <p>15 VICE CHAIR ROSS: Yes.</p> <p>16 EXECUTIVE DIRECTOR RECKO: J. Sanford?</p> <p>17 COMMISSIONER SANFORD: Yes.</p> <p>18 CHAIRMAN MELLO: All right. Next is</p> <p>19 Resolution No. 2019-02.02, a resolution authorizing</p> <p>20 the payment of the monthly list of bills for the</p> <p>21 Hoboken Housing Authority.</p> <p>22 Do I have a motion?</p> <p>23 COMMISSIONER FORMAN: Make a motion.</p> <p>24 CHAIRMAN MELLO: Do I have a second?</p> <p>25 COMMISSIONER LEWIT: Second.</p>	<p style="text-align: center;">20</p> <p>1 see if we can maybe get that cost lower, again, use</p> <p>2 of Amazon maybe?</p> <p>3 EXECUTIVE DIRECTOR RECKO: We'll take a</p> <p>4 look and see what we can do.</p> <p>5 COMMISSIONER IMPASTATO: Just \$618 on</p> <p>6 coffee seems a little high. My wife works at a</p> <p>7 coffee company. I bet you, we can get you a good</p> <p>8 deal.</p> <p>9 (Laughter)</p> <p>10 CHAIRMAN MELLO: Maybe we can bid on</p> <p>11 it.</p> <p>12 COMMISSIONER IMPASTATO: Cut that bill</p> <p>13 in half.</p> <p>14 COMMISSIONER FORMAN: Or she might</p> <p>15 donate it.</p> <p>16 (Laughter)</p> <p>17 COMMISSIONER IMPASTATO: A hundred</p> <p>18 percent. It's worth asking. You'll save \$600.</p> <p>19 EXECUTIVE DIRECTOR RECKO: I will look</p> <p>20 at it, Commissioner.</p> <p>21 COMMISSIONER IMPASTATO: Thank you.</p> <p>22 CHAIRMAN MELLO: All right. Any there</p> <p>23 other questions?</p> <p>24 All right. No further questions, if we</p> <p>25 could have a vote.</p>
<p style="text-align: center;">19</p> <p>1 CHAIRMAN MELLO: Do I have any</p> <p>2 discussion, questions about the list of bills?</p> <p>3 COMMISSIONER IMPASTATO: Yes. Number</p> <p>4 10 on the first page, the lunch room coffee supply,</p> <p>5 is that a yearly cost, or is that the coffee amount</p> <p>6 for one month?</p> <p>7 MR. KOTHERITHARA: It is not typically</p> <p>8 a monthly order. It's probably every other month or</p> <p>9 so, and it's also shared with some of the other</p> <p>10 management offices.</p> <p>11 COMMISSIONER IMPASTATO: All right. It</p> <p>12 just seems high.</p> <p>13 EXECUTIVE DIRECTOR RECKO: Does that</p> <p>14 include the water?</p> <p>15 MR. KOTHERITHARA: No.</p> <p>16 EXECUTIVE DIRECTOR RECKO: No, that's</p> <p>17 different than the water, so it's coffee and the</p> <p>18 supplies for each management office as well as the</p> <p>19 central office.</p> <p>20 CHAIRMAN MELLO: You're all not going</p> <p>21 to Starbucks, are you?</p> <p>22 EXECUTIVE DIRECTOR RECKO: I can't say</p> <p>23 we are.</p> <p>24 (Laughter)</p> <p>25 COMMISSIONER IMPASTATO: Can we just</p>	<p style="text-align: center;">21</p> <p>1 EXECUTIVE DIRECTOR RECKO: J. Burrell?</p> <p>2 H. Forman?</p> <p>3 COMMISSIONER FORMAN: Yes.</p> <p>4 EXECUTIVE DIRECTOR RECKO: A.</p> <p>5 Impastato?</p> <p>6 COMMISSIONER IMPASTATO: Yes.</p> <p>7 EXECUTIVE DIRECTOR RECKO: A. Lewit?</p> <p>8 COMMISSIONER LEWIT: Yes.</p> <p>9 EXECUTIVE DIRECTOR RECKO: D. Mello?</p> <p>10 CHAIRMAN MELLO: Yes.</p> <p>11 EXECUTIVE DIRECTOR RECKO: L. Ross?</p> <p>12 VICE CHAIR ROSS: Yes.</p> <p>13 EXECUTIVE DIRECTOR RECKO: J. Sanford?</p> <p>14 COMMISSIONER SANFORD: Yes.</p> <p>15 CHAIRMAN MELLO: All right. Resolution</p> <p>16 No. 2019-02.03, a resolution of the Housing</p> <p>17 Authority of the City of Hoboken to participate in a</p> <p>18 cooperative purchasing program.</p> <p>19 Do I have a motion?</p> <p>20 COMMISSIONER FORMAN: I'll make a</p> <p>21 motion.</p> <p>22 CHAIRMAN MELLO: Do I have a second?</p> <p>23 VICE CHAIR ROSS: Second.</p> <p>24 CHAIRMAN MELLO: Any discussion,</p> <p>25 questions?</p>

<p style="text-align: center;">22</p> <p>1 Can we have a vote?</p> <p>2 Do you have some questions?</p> <p>3 MR. FITZPATRICK: No, false start. I'm</p> <p>4 sorry.</p> <p>5 CHAIRMAN MELLO: All right. If we</p> <p>6 could have a vote then.</p> <p>7 EXECUTIVE DIRECTOR RECKO: J. Burrell?</p> <p>8 H. Forman?</p> <p>9 COMMISSIONER FORMAN: Yes.</p> <p>10 EXECUTIVE DIRECTOR RECKO: A.</p> <p>11 Impastato?</p> <p>12 COMMISSIONER IMPASTATO: Yes.</p> <p>13 EXECUTIVE DIRECTOR RECKO: A. Lewit?</p> <p>14 COMMISSIONER LEWIT: Yes.</p> <p>15 EXECUTIVE DIRECTOR RECKO: D. Mello?</p> <p>16 CHAIRMAN MELLO: Yes.</p> <p>17 EXECUTIVE DIRECTOR RECKO: L. Ross?</p> <p>18 VICE CHAIR ROSS: Yes.</p> <p>19 EXECUTIVE DIRECTOR RECKO: J. Sanford?</p> <p>20 COMMISSIONER SANFORD: Yes.</p> <p>21 CHAIRMAN MELLO: All right. Next is</p> <p>22 Resolution No. 2019-02.04, a resolution of the</p> <p>23 Housing Authority of the City of Hoboken to extend</p> <p>24 the contract for provision of the delivery and</p> <p>25 pickup of steel roll-on, roll-off trash containers.</p>	<p style="text-align: center;">24</p> <p>1 2019-02.05, a resolution of the Housing Authority of</p> <p>2 the City of Hoboken to increase the amount of the</p> <p>3 contract for boiler replacements at 320 Marshall</p> <p>4 Drive, 501 Marshall Drive and 532 Jackson Street.</p> <p>5 Do I have a motion?</p> <p>6 COMMISSIONER FORMAN: I'll make a</p> <p>7 motion.</p> <p>8 CHAIRMAN MELLO: Do I have a second?</p> <p>9 VICE CHAIR ROSS: Second.</p> <p>10 CHAIRMAN MELLO: Any discussion or</p> <p>11 questions?</p> <p>12 Can we have a vote?</p> <p>13 EXECUTIVE DIRECTOR RECKO: J. Burrell?</p> <p>14 H. Forman?</p> <p>15 COMMISSIONER FORMAN: Yes.</p> <p>16 EXECUTIVE DIRECTOR RECKO: A.</p> <p>17 Impastato?</p> <p>18 COMMISSIONER IMPASTATO: Yes.</p> <p>19 EXECUTIVE DIRECTOR RECKO: A. Lewit?</p> <p>20 COMMISSIONER LEWIT: Yes.</p> <p>21 EXECUTIVE DIRECTOR RECKO: D. Mello?</p> <p>22 CHAIRMAN MELLO: Yes.</p> <p>23 EXECUTIVE DIRECTOR RECKO: L. Ross?</p> <p>24 VICE CHAIR ROSS: Yes.</p> <p>25 EXECUTIVE DIRECTOR RECKO: J. Sanford?</p>
<p style="text-align: center;">23</p> <p>1 Do I have a motion?</p> <p>2 VICE CHAIR ROSS: Motion.</p> <p>3 CHAIRMAN MELLO: Do I have a second?</p> <p>4 COMMISSIONER LEWIT: Second.</p> <p>5 COMMISSIONER FORMAN: Second or Aaron I</p> <p>6 guess.</p> <p>7 COMMISSIONER LEWIT: Second.</p> <p>8 CHAIRMAN MELLO: All right. Any</p> <p>9 questions or discussion?</p> <p>10 Can we have a vote?</p> <p>11 EXECUTIVE DIRECTOR RECKO: J. Burrell?</p> <p>12 H. Forman?</p> <p>13 COMMISSIONER FORMAN: Yes.</p> <p>14 EXECUTIVE DIRECTOR RECKO: A.</p> <p>15 Impastato?</p> <p>16 COMMISSIONER IMPASTATO: Yes.</p> <p>17 EXECUTIVE DIRECTOR RECKO: A. Lewit?</p> <p>18 COMMISSIONER LEWIT: Yes.</p> <p>19 EXECUTIVE DIRECTOR RECKO: D. Mello?</p> <p>20 CHAIRMAN MELLO: Yes.</p> <p>21 EXECUTIVE DIRECTOR RECKO: L. Ross?</p> <p>22 VICE CHAIR ROSS: Yes.</p> <p>23 EXECUTIVE DIRECTOR RECKO: J. Sanford?</p> <p>24 COMMISSIONER SANFORD: Yes.</p> <p>25 CHAIRMAN MELLO: Next is Resolution No.</p>	<p style="text-align: center;">25</p> <p>1 COMMISSIONER SANFORD: Yes.</p> <p>2 CHAIRMAN MELLO: All right. Resolution</p> <p>3 No. 2019-02.06, a resolution of the Housing</p> <p>4 Authority of the City of Hoboken to increase the</p> <p>5 amount of the contract for general legal services.</p> <p>6 Do I have a motion?</p> <p>7 COMMISSIONER FORMAN: I'll make a</p> <p>8 motion.</p> <p>9 CHAIRMAN MELLO: Do I have a second?</p> <p>10 COMMISSIONER SANFORD: Second.</p> <p>11 CHAIRMAN MELLO: Just for some color,</p> <p>12 since we have our attorney here, although maybe it</p> <p>13 would be more appropriate for the Director, is this</p> <p>14 based on the RAD work and things like that?</p> <p>15 EXECUTIVE DIRECTOR RECKO: Yes. It's</p> <p>16 based on certainly the RAD work, but every piece of</p> <p>17 work that we have that comes through here, for</p> <p>18 example, when we had the lawsuit that we settled and</p> <p>19 we made progress on, we certainly give other</p> <p>20 counsel, but Patrick also weighs in on issues like</p> <p>21 that. They weigh in on the Housing Finance, and</p> <p>22 they weigh in on just about everything we do.</p> <p>23 But, you know, we swag it at the</p> <p>24 beginning of the year, and this isn't a huge</p> <p>25 increase, but we predict that before the end of the</p>

<p style="text-align: center;">26</p> <p>1 year we are going to have somewhat of an increase in 2 their fees, and, you know, as we go after those 3 folks that were a victim, we need their sage counsel 4 and advice.</p> <p>5 CHAIRMAN MELLO: And to what 6 Commissioner Reyes had brought up earlier, you need 7 to pay the legal bills in order to really follow 8 through on these eviction proceedings and things 9 like that, and then we do a lot of other things.</p> <p>10 When you compare it to the legal bills 11 that I have seen increased on the city level and how 12 much they are increased by, this is extremely modest 13 in comparison.</p> <p>14 EXECUTIVE DIRECTOR RECKO: Yes.</p> <p>15 CHAIRMAN MELLO: So any other 16 questions?</p> <p>17 Can we have a vote?</p> <p>18 EXECUTIVE DIRECTOR RECKO: J. Burrell? 19 H. Forman?</p> <p>20 COMMISSIONER FORMAN: Yes.</p> <p>21 EXECUTIVE DIRECTOR RECKO: A. 22 Impastato?</p> <p>23 COMMISSIONER IMPASTATO: Yes.</p> <p>24 EXECUTIVE DIRECTOR RECKO: A. Lewit?</p> <p>25 COMMISSIONER LEWIT: Yes.</p>	<p style="text-align: center;">28</p> <p>1 rooms, we have sump pumps. An ejector pump is 2 nothing more than a fancy word for a sump pump --</p> <p>3 VICE CHAIR ROSS: Oh.</p> <p>4 MR. GODDIN: -- but unfortunately, the 5 sump pumps that we have for Christopher Columbus 6 Gardens are much larger than all of our standard 7 units, and we tried to replace them, but everything 8 there is so rotted, that we can't put anything new 9 because it is going to fall in the hole. So at this 10 point the entire set and the electronics and 11 everything else, so we don't have to worry about 12 flooding at CCG.</p> <p>13 VICE CHAIR ROSS: Okay.</p> <p>14 MR. GODDIN: We have a lot of ground 15 water in that area, so we have to keep up with it.</p> <p>16 VICE CHAIR ROSS: Is there something 17 going on with the water pressure?</p> <p>18 MR. GODDIN: Not that I am aware of.</p> <p>19 VICE CHAIR ROSS: Yes. I have noticed 20 for the last couple of days that the water pressure 21 is very low.</p> <p>22 MR. GODDIN: Well, we do have -- we 23 just had a contractor come by. We noticed that we 24 had a leak in the basement, and the contractor just 25 came by today to look and get the materials list,</p>
<p style="text-align: center;">27</p> <p>1 EXECUTIVE DIRECTOR RECKO: D. Mello? 2 CHAIRMAN MELLO: Yes.</p> <p>3 EXECUTIVE DIRECTOR RECKO: L. Ross? 4 VICE CHAIR ROSS: Yes.</p> <p>5 EXECUTIVE DIRECTOR RECKO: J. Sanford? 6 COMMISSIONER SANFORD: Yes.</p> <p>7 CHAIRMAN MELLO: All right. Resolution 8 No. 2019-02.07, a resolution of the Housing 9 Authority of the City of Hoboken to award a contract 10 for the replacement of ejector pumps.</p> <p>11 Can I have a motion?</p> <p>12 COMMISSIONER FORMAN: Motion --</p> <p>13 COMMISSIONER IMPASTATO: Motion --</p> <p>14 COMMISSIONER FORMAN: -- go ahead, 15 Andrew.</p> <p>16 CHAIRMAN MELLO: Do I have a second? 17 COMMISSIONER FORMAN: I'll second.</p> <p>18 CHAIRMAN MELLO: Any questions or 19 discussion?</p> <p>20 VICE CHAIR ROSS: What are ejector 21 pumps?</p> <p>22 EXECUTIVE DIRECTOR RECKO: All yours, 23 Mr. Goddin.</p> <p>24 (Laughter)</p> <p>25 MR. GODDIN: In all of our boiler</p>	<p style="text-align: center;">29</p> <p>1 but we haven't shut off any water, but it is 2 possible that the device that they have to change 3 might be starting to fail inside as well as, you 4 know, show us that it is failing on the outside.</p> <p>5 So once we get that taken care of, we 6 will revisit the water pressure and see if there is 7 anything, an improvement or whatever the case is, 8 but we will keep a close eye on it. It should be 9 taken care of early next week.</p> <p>10 VICE CHAIR ROSS: Okay. Thank you.</p> <p>11 COMMISSIONER FORMAN: Rich?</p> <p>12 MR. GODDIN: Yes, sir.</p> <p>13 COMMISSIONER FORMAN: The ejector pump, 14 they're commercial use. They're not the ones you 15 use in your home?</p> <p>16 MR. GODDIN: Oh, no, no, no.</p> <p>17 COMMISSIONER FORMAN: I just want to 18 make sure.</p> <p>19 MR. GODDIN: This is serious. 20 (Laughter)</p> <p>21 COMMISSIONER FORMAN: All right. 22 Sounds good.</p> <p>23 MR. GODDIN: And they are original to 24 the building, so we have gotten our money's worth 25 out of these devices.</p>

<p style="text-align: center;">30</p> <p>1 COMMISSIONER FORMAN: Right. All 2 right. 3 Thank you. 4 MR. GODDIN: You're welcome. 5 CHAIRMAN MELLO: Any further questions 6 about ejector pumps? 7 All right. Call the vote, please. 8 EXECUTIVE DIRECTOR RECKO: J. Burrell? 9 H. Forman? 10 COMMISSIONER FORMAN: Yes. 11 EXECUTIVE DIRECTOR RECKO: A. 12 Impastato? 13 COMMISSIONER IMPASTATO: Yes. 14 EXECUTIVE DIRECTOR RECKO: A. Lewit? 15 COMMISSIONER LEWIT: Yes. 16 EXECUTIVE DIRECTOR RECKO: D. Mello? 17 CHAIRMAN MELLO: Yes. 18 EXECUTIVE DIRECTOR RECKO: L. Ross? 19 VICE CHAIR ROSS: Yes. 20 EXECUTIVE DIRECTOR RECKO: J. Sanford? 21 COMMISSIONER SANFORD: Yes. 22 CHAIRMAN MELLO: All right. Resolution 23 No. 2019-02.08, a resolution of the Housing 24 Authority of the City of Hoboken to award a contract 25 for RAD physical condition assessments.</p>	<p style="text-align: center;">32</p> <p>1 language, and I can give you what I proposed. 2 CHAIRMAN MELLO: Do we have to have a 3 motion and a vote to insert the language or -- 4 MR. FITZPATRICK: I would recommend 5 that I read you the language, and then if the Board 6 so chooses, that there be a motion to amend the 7 language that I propose. 8 CHAIRMAN MELLO: Great. Thank you. 9 MR. FITZPATRICK: So it would be to 10 make the award conditioned upon receipt and approval 11 of the Housing Authority of business registration, 12 and also it would be an additional small paragraph 13 to give the Director the ability to negotiate the 14 contract further from what was in the RFP, if he can 15 get more favorable terms -- 16 CHAIRMAN MELLO: Okay. 17 MR. FITZPATRICK: -- rather than 18 locking us into what was in the RFP. 19 COMMISSIONER IMPASTATO: What do you 20 mean, for price? 21 MR. FITZPATRICK: All of the terms, 22 whether it is price or anything that wasn't in the 23 original RFP, whether it be services they are going 24 to provide. I know sometimes the Director gets into 25 certain things like that. In the past we have made</p>
<p style="text-align: center;">31</p> <p>1 Do I have a motion? 2 COMMISSIONER IMPASTATO: Motion. 3 CHAIRMAN MELLO: Do I have a second? 4 COMMISSIONER FORMAN: Second. 5 CHAIRMAN MELLO: All right. Is this 6 where we are going to have a presentation? 7 EXECUTIVE DIRECTOR RECKO: No. 8 MR. FITZPATRICK: Actually this is one 9 that I would like to comment on, Mr. Chair. 10 CHAIRMAN MELLO: Please. 11 MR. FITZPATRICK: Do you mind if I just 12 turn this off? 13 EXECUTIVE DIRECTOR RECKO: Yes. I 14 think you should probably. 15 MR. FITZPATRICK: I would like to 16 recommend a few changes to the resolution. It is 17 actually just additional language. 18 The RFP in this case required that a 19 business registration certificate, which you can 20 require it at the time of proposal, if not, New 21 Jersey law says that it has to be submitted prior to 22 the execution of contract. 23 In this case we provided that it could 24 be submitted after the time of proposal prior to the 25 execution of the contract, so I would like to insert</p>	<p style="text-align: center;">33</p> <p>1 some contract awards conditioned upon negotiations 2 by the Director, so that we can provide maximum 3 flexibility there. 4 And the language that I propose, the 5 first insert would be after the last "WHEREAS" 6 clause with the name and address of the firm that is 7 before you, would be to add the paragraph: 8 "WHEREAS, the RFP required that the 9 successful proposer must submit prior to the 10 execution of any contract a valid State of New 11 Jersey Business Registration Certificate issued in 12 the name of the proposer," period. 13 Then to insert after the "NOW, 14 THEREFORE" paragraph, a new paragraph: "BE IT 15 FURTHER RESOLVED, that this award of contract is 16 subject to receipt and approval by the Authority of 17 a valid State of New Jersey Business Registration 18 Certificate issued in the name of 2RW Consultants, 19 Inc." 20 Another new paragraph: "BE IT FURTHER 21 RESOLVED, that the Executive Director of the 22 Authority is hereby authorized and directed to 23 prepare and negotiate a final form of contract 24 satisfactory to the interests of the Authority, and 25 if this is accomplished, execute this form of</p>

1 contract on behalf of the Authority," period.
2 CHAIRMAN MELLO: So any questions about
3 that language?

4 COMMISSIONER IMPASTATO: So when we
5 discussed this today, is this because HUD won't
6 accept anything that they come back with because
7 they are not registered in New Jersey?

8 EXECUTIVE DIRECTOR RECKO: No. I don't
9 know what you're -- help me out.

10 MR. FITZPATRICK: A business
11 registration certification is a requirement of the
12 State of New Jersey that any contract award like
13 this, the firm has to be registered with the State
14 of New Jersey, and the law only stipulates that the
15 business registration certificate has to be provided
16 prior to the award of contract.

17 Occasionally agencies, bodies required
18 at the time of bid or at the time of proposal, which
19 is more than the law requires. Sometimes the
20 Authority itself does that.

21 In this situation, it didn't do that,
22 so it is just making sure that essentially the
23 potential awardee knows that that is a condition of
24 this award, that if for some reason that becomes an
25 issue, then there is no award.

1 EXECUTIVE DIRECTOR RECKO: I don't
2 think there is any HUD requirement here.

3 MR. FITZPATRICK: Right.

4 EXECUTIVE DIRECTOR RECKO: It's just
5 our attorney making sure we are in compliance with
6 the State requirements.

7 MR. FITZPATRICK: Right, just State
8 law.

9 EXECUTIVE DIRECTOR RECKO: And then I
10 believe you're talking about any negotiations that
11 might need to be done, and we ran into some examples
12 before where a consultant has come in, and they
13 weren't very clear on they were going to pay travel
14 and we weren't. That type of thing, where we had to
15 negotiate those out at the very end, so we were
16 going to have to come back to the Board on those
17 little things.

18 MR. FITZPATRICK: Correct.

19 Occasionally, we insert language
20 similar to this if it's the fee accountant in
21 general. The Authority knows what it is getting in
22 terms of a fee accountant. The scope is very clear,
23 and it is relatively straightforward. If it is
24 landscaping, it's relatively straightforward in
25 terms of what a contract is going to look like.

1 This situation with the RAD physical
2 condition assessment, it is not something that the
3 Housing Authority does every day, so it is just to
4 provide the Director with a little bit of
5 flexibility to negotiate more favorable terms for
6 the Authority.

7 CHAIRMAN MELLO: And then it wouldn't
8 allow for any adjustment of monies?

9 MR. FITZPATRICK: No increase or
10 anything like that, under no circumstances. The
11 resolution is drafted to provide a not to exceed,
12 which was the amount that was proposed by this
13 particular outfit.

14 COMMISSIONER IMPASTATO: So if they say
15 that they're going to -- we need to pay for their
16 travel, that has to go back to us to vote on?

17 MR. FITZPATRICK: If it's any amount
18 above and beyond what you are being asked to approve
19 here, certainly it would have to go before the
20 Board.

21 CHAIRMAN MELLO: All right.

22 So I would make a motion to revise the
23 language of this resolution as per the detail that
24 was just given by our attorney.

25 Do I have a second?

1 COMMISSIONER IMPASTATO: Second.

2 CHAIRMAN MELLO: We'll take a vote on
3 that provision.

4 EXECUTIVE DIRECTOR RECKO: Roll call?

5 CHAIRMAN MELLO: Yes, but this is on
6 the provision amendment --

7 MR. FITZPATRICK: Right. This is on to
8 make the revisions to the resolution.

9 EXECUTIVE DIRECTOR RECKO: Yes.

10 You need a roll call on that?

11 CHAIRMAN MELLO: Yes, please.

12 EXECUTIVE DIRECTOR RECKO: J. Burrell?
13 H. Forman?

14 COMMISSIONER FORMAN: Yes.

15 EXECUTIVE DIRECTOR RECKO: A.
16 Impastato?

17 COMMISSIONER IMPASTATO: Yes.

18 EXECUTIVE DIRECTOR RECKO: A. Lewit?

19 COMMISSIONER LEWIT: Yes.

20 EXECUTIVE DIRECTOR RECKO: D. Mello?

21 CHAIRMAN MELLO: Yes.

22 EXECUTIVE DIRECTOR RECKO: L. Ross?

23 VICE CHAIR ROSS: Yes.

24 EXECUTIVE DIRECTOR RECKO: J. Sanford?

25 COMMISSIONER SANFORD: Yes.

1 CHAIRMAN MELLO: All right.
 2 Any further questions on this?
 3 All right. So if we could have a vote
 4 on the revised resolution.
 5 COMMISSIONER IMPASTATO: Motion.
 6 COMMISSIONER FORMAN: Second.
 7 CHAIRMAN MELLO: If we could have a
 8 vote now.
 9 EXECUTIVE DIRECTOR RECKO: No
 10 discussion?
 11 EXECUTIVE DIRECTOR RECKO: J. Burrell?
 12 H. Forman?
 13 COMMISSIONER FORMAN: Yes.
 14 EXECUTIVE DIRECTOR RECKO: A.
 15 Impastato?
 16 COMMISSIONER IMPASTATO: Yes.
 17 EXECUTIVE DIRECTOR RECKO: A. Lewit?
 18 COMMISSIONER LEWIT: Yes.
 19 EXECUTIVE DIRECTOR RECKO: D. Mello?
 20 CHAIRMAN MELLO: Yes.
 21 EXECUTIVE DIRECTOR RECKO: L. Ross?
 22 VICE CHAIR ROSS: Yes.
 23 EXECUTIVE DIRECTOR RECKO: J. Sanford?
 24 COMMISSIONER SANFORD: Yes.
 25 CHAIRMAN MELLO: Okay. So next is

1 Resolution No. 2019-02.09, a resolution of the
 2 Housing Authority of the City of Hoboken to award a
 3 contract for fee accounting services.
 4 Do I have a motion?
 5 VICE CHAIR ROSS: Motion.
 6 CHAIRMAN MELLO: Do I have a second?
 7 COMMISSIONER FORMAN: Second.
 8 CHAIRMAN MELLO: Any questions or
 9 discussion?
 10 If we could have a vote, please.
 11 EXECUTIVE DIRECTOR RECKO: J. Burrell?
 12 H. Forman?
 13 COMMISSIONER FORMAN: Yes.
 14 EXECUTIVE DIRECTOR RECKO: A.
 15 Impastato?
 16 COMMISSIONER IMPASTATO: Yes.
 17 EXECUTIVE DIRECTOR RECKO: A. Lewit?
 18 COMMISSIONER LEWIT: Yes.
 19 EXECUTIVE DIRECTOR RECKO: D. Mello?
 20 CHAIRMAN MELLO: Yes.
 21 EXECUTIVE DIRECTOR RECKO: L. Ross?
 22 VICE CHAIR ROSS: Yes.
 23 EXECUTIVE DIRECTOR RECKO: J. Sanford?
 24 COMMISSIONER SANFORD: Yes.
 25 CHAIRMAN MELLO: Next is Resolution No.

1 2019-01.10, a resolution of the Housing Authority of
 2 the City of Hoboken to authorize the formation of a
 3 nonprofit corporation.
 4 Do I have a motion?
 5 COMMISSIONER IMPASTATO: Motion.
 6 CHAIRMAN MELLO: Do I have a second?
 7 COMMISSIONER FORMAN: Second.
 8 COMMISSIONER LEWIT: Can we have a
 9 discussion on that?
 10 CHAIRMAN MELLO: Yes, we should.
 11 And just to give a little introduction
 12 to the public and for the record, you know, this is
 13 the necessary step for us to start the RAD process
 14 in Fox Hill, and that will be our first endeavor
 15 into this, and then we could roll it out across our
 16 properties city wide.
 17 So this is an exciting moment. This
 18 is, I know in past years under previous leadership,
 19 we have heard of making these changes, and it was
 20 much more extreme.
 21 Personally, I think this is a better
 22 way to go about it, because it is going to be taking
 23 out a building that is more easily renovated
 24 relative to our other buildings as sort of a trial
 25 run, and we are doing this in a more piecemeal

1 process that I think will be better for the overall
 2 health of the organization with the Authority.
 3 Do you want to add?
 4 COMMISSIONER LEWIT: Yes.
 5 One thing to add is this gives the
 6 Housing Authority the ability to borrow private
 7 funds, which up until the establishment of RAD,
 8 Housing Authorities were not allowed to go to a bank
 9 and get money to fix stuff, so it is a great
 10 opportunity to change somewhat how the Authority
 11 functions.
 12 CHAIRMAN MELLO: Right.
 13 And there are other ways that it allows
 14 for a further flow of funds, right?
 15 And that there are monies that we
 16 accept that we wouldn't be able to accept as a
 17 Housing Authority entity, but that the nonprofit can
 18 accept, so it is like another entity that is going
 19 to be allowed to access a lot more funding than we
 20 were in the past.
 21 MR. FITZPATRICK: One thing I will add
 22 to that, Mr. Chair, is that --
 23 CHAIRMAN MELLO: Yes, please.
 24 MR. FITZPATRICK: -- as proposed, this
 25 resolution, the nonprofit corporation is not

1 exclusively for the use of RAD. While that is
 2 certainly the impetus, and this is a required step
 3 for the Housing Authority to go down that road, it
 4 is contemplated that this nonprofit could be used in
 5 the future by the Authority for other purposes, as
 6 you alluded to, if the Housing Authority so chooses.

7 EXECUTIVE DIRECTOR RECKO: If we should
 8 want to go after a grant of almost any type, many
 9 grant forces you need a 501(c)(3), not a Housing
 10 Authority to apply, so this gives us that ability.

11 I would like to add also that in my
 12 career, I have always worked with nonprofit arms of
 13 Housing Authorities for years. Most Housing
 14 Authorities in the country have had these nonprofits
 15 set up a long time ago to take advantage of the
 16 opportunities out there.

17 Hoboken has been really behind, so for
 18 me, this is really exciting, that Hoboken I think is
 19 finally coming up into where a Housing Authority in
 20 2019 should be, and going into 2020 and going into
 21 the next year. It is part of the reason that we
 22 have uplifted our properties and kept them modern,
 23 and we have not gone down this road, so it is time
 24 that we did it.

25 CHAIRMAN MELLO: So just for a

1 perspective on this, you know, we have had -- I have
 2 been on this Housing Authority Board for nearly
 3 seven years now. We had some really tumultuous
 4 times in trying to update the housing and venture
 5 into RAD.

6 Well, RAD could have taken on a lot of
 7 forms, so now we are doing it in a form that we have
 8 got a lot of guidance from our Executive Director,
 9 who, you know, when we had to hire a new Executive
 10 Director, I wanted somebody with a wealth of
 11 experience as far away from Hoboken and New Jersey
 12 as possible, a wealth of experience, and he has
 13 that, and he's had that experience, Director Recko
 14 has had that experience with the RAD program in
 15 other forums, and that is what we are doing today.

16 We are doing it in a more traditional
 17 way, a more prudent way, and a more cautious way,
 18 which I think is good, and this will set up the
 19 Board.

20 As the Chair, if this passes tonight, I
 21 will automatically be a member of that Board, that
 22 five-member Board, although the turnover amongst the
 23 three members that will come from this Board, which
 24 will be voted on two more after this, should this
 25 pass, they change pretty periodically.

1 What was it, every year, the three
 2 changeover --

3 MR. FITZPATRICK: The way the bylaws
 4 which are before you tonight are structured, the
 5 three Housing Authority Board member trustees to
 6 this corporation would change on an annual basis.

7 CHAIRMAN MELLO: Not on a change, but
 8 would be voted on --

9 MR. FITZPATRICK: Would be voted on.
 10 That is what I was going to correct myself on.

11 The Chair is automatically a member,
 12 and then the next resolution before you is to
 13 designate the initial Housing Authority Board member
 14 trustees to the corporation, and the way the bylaws
 15 are drafted, that would be voted on, those two would
 16 be voted on at the Housing Authority's annual
 17 meeting each May.

18 So this initial period would actually
 19 be from now until May. At the May reorganization
 20 meeting, there would be a vote on two members
 21 whether they are the same two members or new
 22 members, and if the Housing Authority's chair
 23 changed, for whatever reason in any given year, then
 24 the new Chair would obviously --

25 CHAIRMAN MELLO: That automatically

1 changes, and the other two get voted on the
 2 reorganization.

3 So this will become part of our
 4 reorganization process. Again, it could be the same
 5 people for a number of years, but it doesn't have to
 6 be, and every single spring during the
 7 reorganization, there's the ability to change it up,
 8 and then there will be two members, should this
 9 pass. I don't want to keep saying that. There will
 10 be two members that cannot be Commissioners, but
 11 have to be residents of Hoboken, I believe?

12 MR. FITZPATRICK: Correct. Domiciles
 13 of the City of Hoboken, not Housing Authority
 14 Commissioners, Board members, and their term is
 15 under the bylaws before you, it contemplates that
 16 that would be a two-year term.

17 COMMISSIONER IMPASTATO: How do we
 18 choose those?

19 CHAIRMAN MELLO: We choose.

20 COMMISSIONER IMPASTATO: So just
 21 nominate --

22 MR. FITZPATRICK: It would be a vote of
 23 the Housing Authority's Board. It is not
 24 contemplated. That's not a requirement in order to
 25 start the process to establish the nonprofit and get

1 it 501(c)(3) determined, so that is not something
2 that is before you today. It is something that I
3 imagine would be before you in the coming months.

4 EXECUTIVE DIRECTOR RECKO: We are going
5 to have to get together and decide how to nominate
6 and choose those two.

7 CHAIRMAN MELLO: Yeah. Any procedure
8 we want to put in there, it's for us to put in
9 there, and obviously I guess somebody on the fly
10 could come here, you know, and as Chair, I could
11 either try to stifle that or not, but --

12 COMMISSIONER IMPASTATO: Well, it
13 should be like an application or -- right?

14 CHAIRMAN MELLO: Yes, absolutely.

15 But, you know, if somebody tried to get
16 on without that, it takes a vote of this Board.

17 MR. FITZPATRICK: Exactly. That was
18 the other thing I was going to make sure I made
19 clear is it is those two trustees are appointed by
20 this Board, the Board of Commissioners of the
21 Authority, not the Board of Trustees of the not for
22 profit.

23 CHAIRMAN MELLO: And although we have
24 not established a process yet for that, and we are
25 really not sure how much of a process we want to

1 establish for that, we always can. We are not
2 precluded from putting as much process into it as we
3 want.

4 COMMISSIONER IMPASTATO: What type of
5 conflict of interest would there be with any of the
6 Board members on this nonprofit?

7 For example, can you highlight any
8 conflict of interest that could potentially arise?

9 MR. FITZPATRICK: Do you mean with
10 respect to the community trustees?

11 COMMISSIONER IMPASTATO: Anybody.

12 MR. FITZPATRICK: So there have to be
13 three -- under what is proposed --

14 COMMISSIONER IMPASTATO: I'm saying --

15 MR. FITZPATRICK: -- I don't want to
16 make it sound as if it's --

17 COMMISSIONER IMPASTATO: -- anybody
18 that's on the Board, what type of conflict of
19 interest of those people's professional or business
20 interest or anything in that relationship would
21 there be a problem?

22 MR. FITZPATRICK: I don't envision
23 anything with respect to this nonprofit that would
24 be unique to the nonprofit that wouldn't necessarily
25 be an issue with a conflict with the Housing

1 Authority's Board. I am not sure if that answers
2 your question. I don't think there are any -- this
3 doesn't create any unique situation as far as I see
4 it, any potential for a specific conflict with
5 respect to that non for profit.

6 Does that make sense?

7 CHAIRMAN MELLO: Well, will the
8 nonprofit be voted on in the contracts, or would
9 that be for this Board to vote on?

10 MR. FITZPATRICK: There is potential
11 that the non for profit could be involved in
12 procurement in the future.

13 CHAIRMAN MELLO: So then I think I'm
14 going to try to piggyback on what you're asking.

15 Let's say a member of the Board is
16 conflicted. There is a lot of federal and state
17 laws that affect us and what we can vote on.

18 What are the rules out there for a
19 nonprofit board what they can and can't vote on, so
20 that they can't steer business to their friend or
21 their relative or themselves?

22 COMMISSIONER IMPASTATO: For example,
23 if somebody is a mortgage title company or some
24 public private funding real estate transaction --

25 MR. FITZPATRICK: So the proposed

1 bylaws of this nonprofit have language in there
2 similar to what is in there for the Housing
3 Authority itself and actually goes into every one of
4 the Housing Authority's contracts.

5 As far as I know, I think it is every
6 contract about no interest in the proceeds of any
7 contract. So anybody who has an interest in any
8 contract with respect to the nonprofit should not be
9 participating in a vote or whatever. It would have
10 the same standard as it would here with the Housing
11 Authority Board. If somebody should recuse
12 themselves from a vote before this body, the same is
13 true under the bylaws of the nonprofit. The same
14 facts would result in their recusal, and there is
15 also a --

16 CHAIRMAN MELLO: Is that clearly stated
17 in our bylaws?

18 MR. FITZPATRICK: Yes.

19 And there's also a provision in the
20 proposed bylaws for removal of a trustee under
21 certain provisions that I can -- I mean, I can read
22 it for you directly, if you want to. I am not sure
23 if it is necessary, but there is a provision for
24 removal for malfeasance and there is a very clear
25 standard of no interest in the proceeds of any

1 contract.

2 CHAIRMAN MELLO: And I am going to
3 assume this works the same way the Council votes
4 work, in that if for some reason, as everybody is
5 absorbing this if this passes, and then everybody is
6 absorbing this, if they see something against it, if
7 you are on the prevailing side, you can always make
8 a motion to reconsider the vote for establishing the
9 nonprofit, right, am I correct?

10 MR. FITZPATRICK: Correct.

11 And two other things that I will add to
12 that are that same standard that I just talked about
13 applies, not only to the Housing Authority trustees,
14 but also to the community trustees. So just because
15 they are not a member of the Housing Authority Board
16 doesn't mean they are not held to the same standard
17 as members of the nonprofit board.

18 Does that make sense, that part of it?

19 CHAIRMAN MELLO: Sure.

20 MR. FITZPATRICK: And the other thing
21 is that this body could always change the bylaws, if
22 you found that something wasn't working. That's
23 provided for in the bylaws. Amendments can be made.
24 However, they cannot be made by the Board of
25 Trustees of the nonprofit alone. It would have to

1 be done with the approval of the Board of
2 Commissioners of the Authority.

3 CHAIRMAN MELLO: Any further questions?

4 COMMISSIONER SANFORD: Yes, Mr. Chair.

5 I just want to say thank you to the
6 Director and Matt for their work on this. This
7 nonprofit is something that I have been pushing for
8 for years, and I am really happy it is happening, or
9 at least I hope that it will pass tonight.

10 For years, it has never been exactly
11 the right time. We have obviously had greater
12 issues of more importance, but now is the right
13 time, so I would encourage everybody to please pass
14 this resolution.

15 CHAIRMAN MELLO: Any further comments
16 or questions?

17 Can I have a vote?

18 EXECUTIVE DIRECTOR RECKO: J. Burrell?

19 H. Forman?

20 COMMISSIONER FORMAN: Yes.

21 EXECUTIVE DIRECTOR RECKO: A.

22 Impastato?

23 COMMISSIONER IMPASTATO: Yes.

24 EXECUTIVE DIRECTOR RECKO: A. Lewit?

25 COMMISSIONER LEWIT: Yes.

1 EXECUTIVE DIRECTOR RECKO: D. Mello?

2 CHAIRMAN MELLO: Yes.

3 EXECUTIVE DIRECTOR RECKO: L. Ross?

4 VICE CHAIR ROSS: Yes.

5 EXECUTIVE DIRECTOR RECKO: J. Sanford?

6 COMMISSIONER SANFORD: Yes.

7 CHAIRMAN MELLO: All right.

8 This deserves an applause.

9 (Applause)

10 All right.

11 So the next resolution, Resolution No.

12 2019-02.11, a resolution of the Housing Authority of
13 the City of Hoboken to appoint two Commissioners of
14 the Authority as trustees to the Board of the
15 nonprofit corporation previously approved, which we
16 did just approve unanimously.

17 Do I have a motion?

18 COMMISSIONER LEWIT: Motion.

19 COMMISSIONER FORMAN: Make a motion --
20 second.

21 CHAIRMAN MELLO: All right.

22 Before I ask for any discussion, I am
23 going to make a motion before we even discuss it to
24 add two names to this resolution, because currently
25 there are no names on there.

1 Now, as the Chair, I am automatically a
2 member of the Board when it was established via the
3 last vote. So I'm going to make a motion to have
4 Commissioner Aaron Lewit's name placed in as one of
5 the Commissioners, and Commissioner James Sanford as
6 the other Commissioner.

7 Do I have a second on that motion?

8 COMMISSIONER FORMAN: I'll second it.

9 CHAIRMAN MELLO: If we could have a
10 vote on that, please, with the names.

11 MR. FITZPATRICK: A vote to amend,
12 yes.

13 CHAIRMAN MELLO: A vote to amend, yes.

14 EXECUTIVE DIRECTOR RECKO: J. Burrell?
15 H. Forman?

16 COMMISSIONER FORMAN: Yes.

17 EXECUTIVE DIRECTOR RECKO: A.
18 Impastato?

19 COMMISSIONER IMPASTATO: Yes.

20 EXECUTIVE DIRECTOR RECKO: A. Lewit?

21 COMMISSIONER LEWIT: Yes.

22 EXECUTIVE DIRECTOR RECKO: D. Mello?

23 CHAIRMAN MELLO: Yes.

24 EXECUTIVE DIRECTOR RECKO: L. Ross?

25 VICE CHAIR ROSS: Yes.

1 EXECUTIVE DIRECTOR RECKO: J. Sanford?
 2 COMMISSIONER SANFORD: Yes.
 3 CHAIRMAN MELLO: All right. Great, so
 4 that will be the names.
 5 All right. Do I have any questions or
 6 discussion before we take the vote on this?
 7 COMMISSIONER IMPASTATO: Yes. I would
 8 just like to say I had interest in being on this
 9 nonprofit. I expressed that interest, and I feel
 10 that the experience that specifically Commissioner
 11 Lewit brings with his vast knowledge based in New
 12 York, as well as James based on his, you know,
 13 history of doing real estate and being on this
 14 Board, you know, I thought they would be a great
 15 addition, so I wanted to say that.
 16 I had a discussion with the Chair this
 17 afternoon, and I totally agree with him on that.
 18 CHAIRMAN MELLO: Yes.
 19 You know, when we had that discussion,
 20 you know, I want to make a point that I made to
 21 Commissioner Impastatos earlier that, you know, I
 22 kind of got behind those names not because there was
 23 any flaw in anybody else who showed an interest, but
 24 because they just have a very unique bundle of
 25 experience that will lend itself to this position,

1 and you know, Mr. Lewit -- Commissioner Lewit I am
 2 learning every day how much experience he had with
 3 this, and he really has a tremendous amount of
 4 experience with rolling this stuff out, so that will
 5 be great.
 6 And, Commissioner Sanford, you all know
 7 how adept he is in all things, you know, real estate
 8 and management and budgets and stuff like that, so
 9 thank you for getting behind their nominations.
 10 COMMISSIONER FORMAN: It was a good
 11 choice.
 12 COMMISSIONER SANFORD: Thank you,
 13 everybody.
 14 CHAIRMAN MELLO: Great.
 15 So any other questions or comments?
 16 All right. If we could have a vote.
 17 EXECUTIVE DIRECTOR RECKO: J. Burrell?
 18 H. Forman?
 19 COMMISSIONER FORMAN: Yes.
 20 EXECUTIVE DIRECTOR RECKO: A.
 21 Impastato?
 22 COMMISSIONER IMPASTATO: Yes.
 23 EXECUTIVE DIRECTOR RECKO: A. Lewit?
 24 COMMISSIONER LEWIT: Yes.
 25 EXECUTIVE DIRECTOR RECKO: D. Mello?

1 CHAIRMAN MELLO: Yes.
 2 EXECUTIVE DIRECTOR RECKO: L. Ross?
 3 VICE CHAIR ROSS: Yes.
 4 EXECUTIVE DIRECTOR RECKO: J. Sanford?
 5 COMMISSIONER SANFORD: Yes.
 6 CHAIRMAN MELLO: All right. Good job.
 7 And we will get the details out as to
 8 how we are going to want names, but obviously if
 9 anybody knows anybody interested, you can certainly
 10 reach out to any of the Commissioners or the
 11 Executive Director, you know. We have not
 12 established a procedure around the other two names
 13 yet, but certainly nothing should inhibit people
 14 from expressing interest.
 15 EXECUTIVE DIRECTOR RECKO: I would
 16 think we ought to bring the trustees together for an
 17 initial meeting soon, and we could call that meeting
 18 before the next one of this Board meeting, and then
 19 one of the first things on the agenda would be to
 20 talk about how we are going to bring on the other
 21 Board members.
 22 CHAIRMAN MELLO: Sounds great. Let's
 23 just avoid that six to seven hour, that is my Dad
 24 solo hour.
 25 (Laughter)

1 All right. Great.
 2 So the next resolution and not the
 3 final -- or no, not the final resolution, the
 4 second -- oh, it is the final resolution.
 5 The next resolution and the final
 6 resolution for the evening, Resolution No.
 7 2019-02.12, a resolution of the Housing Authority of
 8 the City of Hoboken to conditionally select a lender
 9 for the Fox Hill Gardens RAD program transaction and
 10 to authorize the Authority to take further steps to
 11 obtain HUD approval for and to close such
 12 transaction.
 13 Do I have a motion?
 14 COMMISSIONER FORMAN: I'll make a
 15 motion.
 16 CHAIRMAN MELLO: Can I have a second?
 17 COMMISSIONER LEWIT: Second.
 18 CHAIRMAN MELLO: Great.
 19 So is this what we are going to have
 20 some color added by our --
 21 EXECUTIVE DIRECTOR RECKO: We sure are.
 22 Ms. Lisa.
 23 I think you all know Lisa Petrosky, a
 24 member of NW Financial. Lisa has been with us at
 25 every stage of this, and we did meet with the

1 committee and review these in-depth, and the fruit
2 of those efforts will be in front of you tonight.

3 So, Lisa, do you want to lead us
4 through?

5 CHAIRMAN MELLO: I just want to
6 interject, and I have to tell you, if Ms. Petrosky
7 had been my mortgage lender or consultant, I would
8 have felt a lot less stressed when I took my first
9 home mortgage because she's been very informative
10 about the different options we have in front of us.

11 MR. FITZPATRICK: Lisa, do you want a
12 mike, or are you okay?

13 MS. PETROSKY-MUCKLE: No, I'm okay.

14 COMMISSIONER FORMAN: As long as this
15 young lady here can hear you, you're all right.

16 MS. PETROSKY-MUCKLE: Okay.

17 I have the presentation that we
18 discussed in front of the Finance Committee.

19 Do you want me to go through it page by
20 page for everybody? Would that be the best
21 approach?

22 EXECUTIVE DIRECTOR RECKO: You can do a
23 quick one, Lisa.

24 MS. PETROSKY-MUCKLE: Okay. We'll do a
25 quick one.

1 You have daughters at home.

2 CHAIRMAN MELLO: Just a summation.

3 MS. PETROSKY-MUCKLE: We had put out an
4 RFP to find a lender to help us with the Fox Hill
5 RAD transaction, which is our first RAD transaction.
6 The first page outlines basic sources
7 and uses. They are all estimates at this point. We
8 don't have, you know, pricing on what things are
9 going to cost exactly, so there's just an estimate
10 for you all.

11 The next page has an outline of capital
12 improvements that are anticipated, a little over \$3
13 million over 20 years, and then there is a list of
14 what is considered rehab and what is going to be
15 covered in the first five years.

16 They include things like kitchens and
17 bathrooms getting done, curtain walls, improvements
18 to the outside.

19 During the first rehab, which is 12 to
20 18 months, there will be aerators put in to save
21 water costs. There will be new toilets put in that
22 are low flush toilets to help with water costs
23 again.

24 There will be electrical upgrades to
25 help with energy savings, and then also things such

1 as kitchens, and the roof will be done, those types
2 of improvements.

3 We received responses from three
4 lenders, Lakeland Bank, which is a bank here that
5 used to be -- oh, it's Lakeland Bank. They're in
6 Sussex County, but they are expanding across north
7 New Jersey.

8 Then we have Love Funding, which is an
9 FHA lender, and SB One Bank, which used to be Sussex
10 Bank.

11 The rates are on the next page.

12 Lakeland Bank provided a rate of 4.625 percent.

13 Love Funding with five percent, and SB
14 One Bank with five and a quarter.

15 The Lakeland Bank loan is actually a
16 20-year term loan and would require a balloon
17 payment at the end of 20 years and also had a rate
18 change in the end of year ten.

19 Love Funding is a 35-year term, 35-year
20 amortization, no balloon payment.

21 And then SB One Bank was a 30-year
22 term, 30-year amortization, no balloon payment.

23 Other things we considered were the
24 banking fee. Lakeland Bank was charging a half
25 percent. Love Funding was charging two points, and

1 SB One was charging one point. There was also
2 additional fees involved with Love Funding because
3 it is an FHA mortgage. There is a lot of HUD costs
4 that are involved, HUD inspections, HUD paperwork.

5 They are very expensive loans to get,
6 FHA loans, especially for a loan that is only two
7 and a half million dollars. Once you get to a
8 certain point, it is more cost effective to use an
9 FHA product.

10 All of these loans would require that
11 the Housing Authority pay for an appraisal, a Phase
12 I, a survey, a title, the bank's legal and their own
13 legal, so those are typical terms for all lenders.

14 On the next page I have pros and cons
15 for each of the three respondents.

16 For Lakeland Bank, because it is not a
17 fixed rate loan, and it has a rate change in the
18 year ten, there is the con, if you don't know what
19 is going to happen in year ten when the rates
20 change, there is a cap on that, but you are still
21 susceptible to interest rate changes, and then in
22 year 20 you have a balloon payment, which could be
23 another issue.

24 Love Funding is a fully amortized loan,
25 but it requires those fees, which was a big jump

1 compared to the other ones.

2 SB One Bank, there was no interest rate
3 risk. There's no balloon payment, and the
4 origination fee was between the other two lenders.

5 On the next page I have information
6 about other Housing Authorities in the community
7 that have done this. You are not the first to be
8 involved in a RAD financing. You know, these other
9 area ones, there is also more that I worked on, so
10 it is not so scary. You are not the first people
11 down this path. It is happening a lot in New
12 Jersey. It is happening a lot across the United
13 States. It seems to be a very popular program.

14 During the Finance Committee, we had
15 the consensus that the SB One Bank loan was the best
16 option for the Housing Authority. It is very
17 conservative. It is 30 years. It's just like a
18 house mortgage. You know, we know what we are going
19 in with and we know, you know, it's going to be paid
20 out over 30 years.

21 This will also allow the Housing
22 Authority to use the cash flow as they see fit to
23 make more improvements at the property. Usually
24 with the Lakeland product, their rates had been
25 lower, but because of the changes in the tax laws,

1 their taxes upgraded and not as attractive as it
2 used to be. Their commercial rates seem to be a
3 little bit more, but there is much more upside to
4 the potential -- to having a very conservative, we
5 know what is going to happen tomorrow kind of an
6 approach.

7 You know, this is our first RAD deal.
8 We want to go in. We want to get it done. We want
9 to make sure that it is done in a safe conservative
10 way. The Housing Authority will have cash flow to
11 make improvements beyond what we outlined and with
12 the 30-year mortgage, you know, there is no
13 scariness about the interest rate. It is not going
14 to change. You know how much the payment is. It is
15 secure.

16 Also, I have frequently questioned --
17 frequently asked questions regarding these RAD
18 transactions.

19 Money is going to go initially into a
20 capital repair account for the replacement -- or a
21 replacement reserve type of account, and that is
22 like \$600,000 to do work over the first 12 to 18
23 months.

24 Other parts of the initial loan are
25 going to go into what is called a replacement

1 reserve account, and over the next 20 years with the
2 initial deposit and annual deposits into that
3 account, there is funding to make improvements over
4 the next 20 years at the property, so the property
5 is going to have like a rainy day account to make
6 improvements going forward.

7 The engineer has provided a report
8 outlining things based on the estimated useful life
9 of what will need to be repaired. Those are
10 estimates.

11 As long as the property is using funds
12 to make capital improvements, HUD will be happy
13 because there is really -- a refrigerator is
14 supposed to last 15 years. In some houses it lasts
15 two years, and other houses it lasts 20, so these
16 are truly estimates on what something -- when
17 something needs to be repaired. But it gives the
18 Housing Authority the option to make, you know, an
19 informed decision on when the repairs need to be
20 made, as long as the account balances are where they
21 need to be, and, you know, you have to be able to
22 prove that you are actually making capital
23 improvements, you are not spending the money on
24 something frivolous. It's something that goes right
25 back to the property.

1 COMMISSIONER LEWIT: We are dividing
2 capital improvement from the maintenance side. Is
3 that true?

4 So you can't do painting. You can't
5 do --

6 MS. PETROSKY-MUCKLE: Painting is not
7 considered through HUD as a capital improvement.

8 COMMISSIONER LEWIT: That's
9 maintenance.

10 MS. PETROSKY-MUCKLE: That is
11 maintenance.

12 With the way we have the transaction
13 set up right now, the Housing Authority was
14 borrowing two and half million dollars. Some of
15 that money would be going into an operating reserve,
16 which the Housing Authority could use to do
17 something like painting, because we had discussed
18 that painting was, you know, something that we
19 really needed to get done in the property, and it
20 was all right if we leave some money out in the
21 operating account instead of putting it into the
22 capital improvement account.

23 COMMISSIONER LEWIT: Good.

24 MS. PETROSKY-MUCKLE: So there will be
25 a little over \$600,000 going in for rehab, which is

1 the first 12 months, almost a million-three going
2 into the account to cover -- into your initial
3 deposit into your replacement reserve to make those
4 capital improvements over 20 years, and then there
5 is the fees and then there's what is left is going
6 to be in the operating account.

7 And, again, those funds will stay with
8 the property, and the Housing Authority can use the
9 operating reserve as they would like.

10 By doing the RAD transaction, the
11 Housing Authority will receive annually a rent on
12 the property and now we know what that amount will
13 be. We know the Housing Authority will receive an
14 increase, which is called an OCAF every year, like a
15 CPI increase --

16 COMMISSIONER IMPASTATO: It's called a
17 what?

18 MS. PETROSKY-MUCKLE: OCAF, O-C-A-F,
19 Operating Cost Adjustment Factor.

20 So this past year it's 3.1 percent in
21 New Jersey. They printed out in the Federal
22 Registry a November-December, and this year it is
23 extremely high, so the rents that we initially
24 receive from HUD, their rent determination, before
25 we even close, we are getting an extra 3.1 percent

1 on it, so there will be additional -- every year you
2 will know what you are getting, which is how the
3 Housing Authority is now able to borrow money.

4 Prior to this, you weren't sure if you
5 asked for a hundred dollars, if the Federal
6 Government was going to give you \$80, \$70, \$52, or
7 the hundred dollars you asked for. Now, the Housing
8 Authority knows how much they are going to receive
9 on an annual basis, which now banks will lend to
10 them for.

11 Also, the HUD underwriting requires us
12 to underwrite a vacancy debt number at five percent.
13 That is ridiculous. It is not even close to what
14 actually happens in a Housing Authority, so those
15 funds are extra funds to float to the bottom line to
16 make improvements and for the Housing Authority to
17 use on the property.

18 I included in the submission that I
19 presented you some cash flow models in the back, one
20 for each of the banks showing how the cash flows
21 would go, and then I have the bank responses
22 attached to the back.

23 But having the Housing Authority know
24 what it is going to get is really a benefit to the
25 HUD program.

1 CHAIRMAN MELLO: It's also -- tell me,
2 if I am summarizing this incorrectly, it is also
3 basically a guarantee that we are going to get more
4 per unit than we ever got during --

5 MS. PETROSKY-MUCKLE: Well, what
6 happens now when HUD determines the rent, they took
7 what you receive as your operating funds for Fox
8 Hill, and they took what you receive as your capital
9 funds for Fox Hill. They took that exact same
10 money, because it is net neutral program and said
11 the Housing Authority gets \$600 for this property.

12 We figured it all out and then we
13 divided it into units and we come up with the rent.
14 So you are getting the same amount of money the
15 first year that you received previously dedicated to
16 Fox Hill. It is just now every year you are going
17 to get an increase off of that.

18 In 2018, you received bumps because for
19 some reason the Government found extra money and
20 gave everybody a bump, so your rents are based on
21 that 2018 number, which was the highest in a number
22 of years that the Housing Authority had received in
23 the way of funding --

24 CHAIRMAN MELLO: But historically in a
25 typical year, it gets combed down --

1 MS. PETROSKY-MUCKLE: Typically for
2 every hundred dollars you ask for, they are only
3 giving you 87.

4 EXECUTIVE DIRECTOR RECKO: And this
5 takes us out of that public housing pool. One of
6 the points that I'll make with that overall RAD 101,
7 right, it takes us over to a -- out of the Section 9
8 into this public housing into the Section 8 funding
9 stream, which has all of the big folks in the United
10 States landlords in it, right?

11 It has got, if you will, the Trumps and
12 big guys that invest. They have traditionally, if
13 you look at their funding, their funding has always
14 gone up every year. They always had that bump every
15 year, and if you look at public housing funding,
16 down, down, down, down.

17 MS. PETROSKY-MUCKLE: That is where the
18 bump is coming from.

19 EXECUTIVE DIRECTOR RECKO: I mean, it's
20 just amazing, and we think, and I certainly believe
21 it is just going to continue on that track, and part
22 of the wisdom of RAD is get out of the public
23 housing Section 9 funding stream housing over to
24 that Section 8 funding stream, so we can actually
25 survive for the future, because I think HUD is going

1 to get out of that.

2 COMMISSIONER FORMAN: We received more
3 money under Section 8 than Section 9?

4 EXECUTIVE DIRECTOR RECKO: Well, again,
5 like Lisa just said, the way they structured this
6 program is they made it --

7 COMMISSIONER FORMAN: Right.

8 EXECUTIVE DIRECTOR RECKO: -- neutral,
9 so to start out, we are only going to get what we
10 get now under public housing.

11 Private landlords get a lot more than
12 we get unfortunately --

13 COMMISSIONER FORMAN: Correct.

14 EXECUTIVE DIRECTOR RECKO: -- that's
15 angered me about this program, truly angered me,
16 because they could give somebody a Section 8 project
17 based down the street and give them \$200 more a
18 month per unit than they were going to get --

19 COMMISSIONER FORMAN: Than we get.

20 EXECUTIVE DIRECTOR RECKO: -- but
21 having said that, it still bodes well for the
22 future, because our start off point here, public
23 housing, we believe, I believe is going to continue
24 to go down --

25 COMMISSIONER FORMAN: Right.

1 EXECUTIVE DIRECTOR RECKO: -- and this
2 puts us in another funding stream.

3 COMMISSIONER FORMAN: Would we also be
4 able to get like I see we still have some Section 8
5 voucher systems in Hoboken here, Applied Housing is
6 one, where they get energy money, window money.

7 Once we go to RAD, we will be able to
8 go through the same pot of money and ask for what
9 they are getting?

10 EXECUTIVE DIRECTOR RECKO: We sure
11 will, and we already started some conversations with
12 PACO and some other organizations --

13 COMMISSIONER FORMAN: Okay. That's
14 good.

15 EXECUTIVE DIRECTOR RECKO: -- that's
16 going to come right on the heels of this. We have
17 not really mentioned that yet, but we're going after
18 that money right now --

19 COMMISSIONER FORMAN: But it will be an
20 even playing field.

21 EXECUTIVE DIRECTOR RECKO: It will.

22 CHAIRMAN MELLO: I want to emphasize
23 even though the calculations for the money that we
24 receive is going to be based on a Section 8 formula
25 instead of the traditional formula that we have

1 already been using, we in no way can ever convert
2 these into privatized or non federal housing units.

3 COMMISSIONER FORMAN: Right. This will
4 always remain federal housing.

5 MS. PETROSKY-MUCKLE: What you are
6 signing at closing is a RAD use agreement, which
7 promises that the property always has to be
8 affordable.

9 You are also signing a 20-year Section
10 8 contract. That automatically renews for 20 years,
11 so you can't do anything except affordable housing
12 on that spot.

13 EXECUTIVE DIRECTOR RECKO: And the deed
14 restriction remains.

15 MS. PETROSKY-MUCKLE: Yes.

16 EXECUTIVE DIRECTOR RECKO: There is a
17 base deed restriction on this property. The Housing
18 Authority owns it, but there is a deed restriction
19 that says --

20 MR. FITZPATRICK: The declaration of
21 trust will stay in place in favor of HUD.

22 EXECUTIVE DIRECTOR RECKO: Well, there
23 is no way we could change this.

24 CHAIRMAN MELLO: Doesn't sound like an
25 Applied situation, where they are now after decades

1 kicking people out.

2 COMMISSIONER FORMAN: We can't do that,
3 so I don't want nobody to panic.

4 MS. PETROSKY-MUCKLE: No, no, no. It
5 is staying affordable housing. You are signing
6 documents saying that it is affordable housing.

7 CHAIRMAN MELLO: Unlike -- unlike plans
8 that have been proposed in the past in front of
9 prior iterations of this Board, we are doing this
10 without building new buildings to do it. We are
11 doing this with our current stock.

12 Now, some of our older buildings, we
13 might want to replace as we learn how to do this.

14 The reason we started with Fox Hill was
15 because it is the building that is most solid in our
16 entire inventory, so start with that one, where we
17 know we don't have to level the building and convert
18 to this, and then as we progress, if we like it, and
19 we think it is a good thing, we can consider
20 replacing buildings. But Fox Hill is not what we
21 need to do, and that is why it is the first -- it's
22 the best entry point.

23 MS. PETROSKY-MUCKLE: We are making
24 capital improvements getting into the RAD program,
25 seeing the benefits of the RAD program, and then

1 moving to other amps, other buildings.

2 COMMISSIONER LEWIT: Question: If we
3 replace some buildings with more units, could the
4 more units go to a higher affordability, so police
5 and teachers could be housed?

6 MS. PETROSKY-MUCKLE: You can do -- you
7 could replace it with a mixed-use unit, and then you
8 could have the Housing Authority unit and other
9 units as you would like to designate them, or you
10 could use some of your Section 8 vouchers for those
11 other units.

12 Under the RAD program, residents go
13 back to their units. They have rights to go back to
14 their units, which always needs to be stressed. So
15 if you are building a new property or a new
16 building, everybody gets a place, and then if you
17 have extra units, you can do with them as you would
18 like in a mixed financing type of scenario.

19 COMMISSIONER LEWIT: There's a minimum
20 of one-to-one replacement for the --

21 MS. PETROSKY-MUCKLE: Uh-huh.

22 COMMISSIONER FORMAN: What is that
23 called, work force?

24 MS. PETROSKY-MUCKLE: Work force
25 housing.

1 CHAIRMAN MELLO: That is not under
2 anything that we are considering tonight.

3 COMMISSIONER FORMAN: Oh, okay. All
4 right.

5 MS. PETROSKY-MUCKLE: Right, yes.

6 Also, a lot of people in Washington are
7 talking about how the Federal Government wants out
8 of -- HUD doesn't want to do public Housing any
9 more. They are really going to eventually push
10 everybody over to the RAD program.

11 And as I pointed out, you know, three
12 communities right around you have done this,
13 Weehawken being the closest. West New York has done
14 two transactions. We are closing their second
15 transaction next month. It would have been last
16 month, but with the Government shutdown, we got
17 kicked down the road a little.

18 Secaucus has done it. Passaic has done
19 a tax credit transaction and a regular RAD
20 transaction. Hackensack has done their whole
21 portfolio, too, so it's really -- there are a lot of
22 buildings not in Hoboken, but surrounding Hoboken,
23 that are using this as a tool to really make
24 improvements in their housing stock making a
25 difference.

1 COMMISSIONER IMPASTATO: What have you
2 learned pros and cons with those experiences, seeing
3 that we are not the guinea pig?

4 MS. PETROSKY-MUCKLE: It could be a
5 long process. Dealing with an engineer can take a
6 while. All of the engineers are different. Some
7 are better, some are worst. You have to deal with
8 what is going on in the Government. It seems to be
9 working out.

10 I have some of the first transactions
11 we did, they used the adjustable rate mortgage, but
12 because when they started, the rates were at three
13 and a quarter, and they were able -- they didn't
14 have a lot of improvements to make to their
15 property, so they were able to take excess cash and
16 pay down their loans,

17 So, you know, that was good for them,
18 but the interest market has changed and so has the
19 tax credits and tax exempt, so, you know, that kind
20 of has changed, but there are a lot of properties
21 making substantial changes for their residents by
22 using these programs all across the United States.

23 I mean, I was talking to one woman who
24 actually was transaction manager. They have
25 buildings that don't even have showers in them, but

1 now have new bathrooms, so I mean, residents' lives
2 are really improving.

3 You know, you see what New York is
4 like. I mean, God, nobody should live that way.

5 VICE CHAIR ROSS: Oh, my God.

6 MS. PETROSKY-MUCKLE: So, you know, the
7 program they are talking about in New York is the
8 RAD program. I mean, they don't call it that, but
9 that is what the RAD program is. They are looking
10 at bringing the RAD program in to fix their mess.

11 So, you know, it's very helpful, and it
12 seems to be a very useful tool, and it seems to be
13 working out well.

14 I mean, you have not been able to
15 borrow money for years. This gives you the chance
16 to borrow money. The thing I don't like is you have
17 to borrow all of the money upfront to sit in an
18 account to make repairs over 20 years.

19 We have had discussions with HUD's
20 people who run the RAD program since it started
21 that, you know, maybe that is not the best use
22 because you are paying interest on money that is
23 sitting in a bank account that's getting no interest
24 or a little interest, so, you know, we don't like
25 that part of the program, and hopefully it will

1 change, but it seems to -- it really is helping a
2 lot of people, a lot of residents.

3 COMMISSIONER IMPASTATO: There's no
4 option for investment vehicles inside these
5 accounts, right?

6 MS. PETROSKY-MUCKLE: There are -- I
7 think there are treasuries you could buy, but still,
8 you know, your interest is so low compared to --

9 COMMISSIONER IMPASTATO: Like some of
10 these retail bank accounts are getting four or five
11 percent now --

12 MS. PETROSKY-MUCKLE: But you have to
13 make sure that it meets the HUD requirements and
14 those are --

15 COMMISSIONER IMPASTATO: The bank
16 profiles would be too risky for them --

17 MS. PETROSKY-MUCKLE: Yeah. They have
18 to be treasuries and that type of thing that at this
19 point are making nothing.

20 So I mean, that is the part of the
21 program we find the worst part of it is, like I
22 said, you are borrowing money for tomorrow and
23 paying interest on it.

24 CHAIRMAN MELLO: As opposed to like the
25 equivalent of a homeowner having a line of credit?

1 MS. PETROSKY-MUCKLE: Yeah, or instead
2 of being able to do like every five years rolling
3 over a note or using a note type thing, rolling a
4 note every year and borrowing money, a line of
5 credit, that type of thing, you know, we talked to
6 them about it and they like to see all of the money
7 in a row, because what happens is, if something ever
8 happened, you know, if there was ever a foreclosure,
9 HUD comes in and takes over the property, and HUD
10 wants to make sure that there is money in the bank,
11 and that the property is solvent --

12 COMMISSIONER IMPASTATO: And after
13 2007, that is, you know, realistic.

14 EXECUTIVE DIRECTOR RECKO: And, you
15 know, this is the only game in town for Housing
16 Authorities right now.

17 If we are going to look for a way to
18 put \$2 million into Fox Hill, there is no other way
19 to get that type of investment to put it into Fox
20 Hill. There's no other way for a Housing Authority
21 to do that any longer. This is it. This is what
22 HUD has crafted. This is the path they crafted for
23 Housing Authorities to improve properties and for
24 HUD to deal with the problem that they have, which
25 is they don't have enough money to give us the money

1 we need to improve our properties, so they crafted
2 this, if you will, around your elbow and back up
3 that way and around there to get money and get the
4 funds to improve your property. It's the game.
5 It's only place in town.

6 MS. PETROSKY-MUCKLE: HUD statistics
7 when this program started was there was \$26 billion
8 worth of improvements that needed to be done in
9 public Housing Authorities. It is supposed to
10 increase between three and a half and \$4 billion
11 every year. This program has been around seven
12 years. There is no way that the Federal Government
13 is going to bail out the Housing Authorities. You
14 are on your own.

15 And by them letting you switch over to
16 Section 8 and letting you borrow money, which is why
17 you are now being moved over to Section 8 and now
18 having a rent, because a bank is not going to lend
19 you money under the idea that maybe I'm going to get
20 87 percent this year.

21 They are giving you a way of helping
22 yourselves out. I mean, the Government has been
23 like, oh, we will give you this, we'll give you
24 that, and finally, it has caught up, and this is,
25 you know, how they're saying you can help yourself.

1 COMMISSIONER IMPASTATO: We have not
2 tried to do this before in the seven years you have
3 been here?

4 CHAIRMAN MELLO: Yes, but in a
5 different way, in a way that I think would have been
6 far less feasible and benefited far less people and
7 been far more prone to money disappearing.

8 COMMISSIONER SANFORD: There is a right
9 way to do it and a wrong way.

10 COMMISSIONER FORMAN: California,
11 Mexico way.

12 MS. PETROSKY-MUCKLE: I mean, if you
13 would like to speak to other people, other
14 Authorities that have done this, I can give you a
15 couple names, and you know, they will explain to you
16 how things are going for them, you know, if you have
17 an interest in that.

18 COMMISSIONER IMPASTATO: We talked in
19 our procurement meeting today, we talked about
20 companies, and I made a suggestion to kind of reach
21 out to other cities that have done this and the
22 companies they have used to gauge, but it sounds
23 like we are probably going to do that going forward.

24 EXECUTIVE DIRECTOR RECKO: This is
25 going through Fox Hill. This is going to get

1 exponentially more complicated as we move to the
2 rest of our developments, so this will be a good
3 experience for us, and I think the more research we
4 can do, the better and the more other folks we get
5 into talking with about it.

6 CHAIRMAN MELLO: Right.

7 And the way it was presented to prior
8 versions of this Board would have been to jump into
9 the most complicated version of it as your entry
10 point, and that didn't make any sense to me as a
11 Commissioner at the time, and this is where we are
12 doing it with a building that we know we can
13 renovate as opposed to building a new building and
14 trying to transfer residents, and there's a lot of
15 unpleasantness there.

16 This is a way to get used to the
17 benefits of the program without doing it in such an
18 extreme fashion, knowing that we can do the more
19 extreme things down the line, and there was no
20 profit ever suggested being set up prior either.

21 COMMISSIONER IMPASTATO: What are we
22 voting on here?

23 What step is this in the process?

24 MR. FITZPATRICK: I can take that
25 because I was going to point that out just to make

1 sure it was clear.

2 So this resolution essentially has two
3 purposes. One, as Lisa explained, is the Finance
4 Committee has made a recommendation on conditionally
5 selecting a lender, so that is the first purpose.

6 And the other is the other part of what
7 Lisa explained is you would be authorizing the
8 Executive Director to execute documents, take
9 whatever other action is required to get you up to
10 and to close the RAD transaction.

11 Just a quick background: In 2017, the
12 Board considered a resolution or passed a resolution
13 to authorize the Executive Director to do anything
14 necessary to file applications for the RAD program
15 for various locations. This is to do whatever is
16 necessary to get you to a RAD closing for Fox Hill
17 specifically.

18 That doesn't mean that down the line
19 somebody isn't going to require an additional
20 resolution specific to some certain action, but this
21 is designed to give the Executive Director
22 authorization to do as much as possible to get you
23 to that closing.

24 CHAIRMAN MELLO: What does RAD stand
25 for again?

1 EXECUTIVE DIRECTOR RECKO: Rental
2 Assistance Demonstration.

3 CHAIRMAN MELLO: Thank you.

4 MS. PETROSKY-MUCKLE: What will happen
5 is there is a bunch of documentation that needs to
6 be submitted to HUD for review, and we anticipate
7 submitting that mid March, the end of March at the
8 latest for HUD review.

9 And then after your submission is
10 approved, you receive a restructuring commitment and
11 then you go to closing.

12 So just submitting the documents to HUD
13 doesn't finish everything. There are more steps.
14 So if there is more concern or issues come up along
15 the way, it is not this, and then you are just
16 approving the whole thing. There will be the
17 restructuring commitment, which will be signed, but
18 until we get to closing, you can still change your
19 mind, but we are talking -- we're probably not going
20 to close until June.

21 COMMISSIONER IMPASTATO: Does our
22 current standing with HUD affect us?

23 EXECUTIVE DIRECTOR RECKO: No. We were
24 surprised we got over that hurdle so easily with
25 them, but we did, so we're approved. We are ready

1 to go.

2 CHAIRMAN MELLO: And the restructuring,
3 what would be the term of art for what we are and
4 Fox Hill is, and what we are going to restructure it
5 to be?

6 EXECUTIVE DIRECTOR RECKO: I'm not sure
7 I follow the question.

8 CHAIRMAN MELLO: I just want to be able
9 to communicate to people like what --

10 COMMISSIONER IMPASTATO: I thought it
11 was explained to us in our Rutgers classes, that
12 currently the Federal Government owns the brick and
13 mortar, and we get money from them every year. Now
14 we are going to own the brick and mortar, am I
15 right, and they are just going to write one check --

16 COMMISSIONER FORMAN: They own the
17 land.

18 COMMISSIONER IMPASTATO: They own the
19 land, and we own the building?

20 MR. FITZPATRICK: No. The Housing
21 Authority owns the land, owns the buildings. There
22 is in place a declaration of trust in favor of HUD,
23 which is essentially a lien in favor of HUD, so HUD
24 has the first lien on all of the properties.

25 EXECUTIVE DIRECTOR RECKO: And I want

1 to repeat this --

2 COMMISSIONER IMPASTATO: So I was --

3 COMMISSIONER FORMAN: That's the way

4 they explained it to me --

5 COMMISSIONER IMPASTATO: -- yeah, so

6 then how has it changed --

7 EXECUTIVE DIRECTOR RECKO: It comes up

8 so often. It comes up so often this question. The

9 Housing Authority owns this building and the land.

10 We own it.

11 COMMISSIONER FORMAN: You mean HUD --

12 EXECUTIVE DIRECTOR RECKO: No. The

13 Housing Authority owns it. I had this yesterday

14 with somebody else.

15 MR. FITZPATRICK: And there is frequent

16 confusion. The Housing Authority is not --

17 EXECUTIVE DIRECTOR RECKO: We are not

18 HUD.

19 MR. FITZPATRICK: -- an entity under

20 HUD per se. It receives funding from HUD. It has

21 an ACC with HUD. There is a declaration of trust in

22 favor of HUD. However, the Housing Authority is an

23 independent entity that owns the land, the

24 buildings, and I guess the question is what is going

25 to change and --

1 CHAIRMAN MELLO: You said they have the

2 first lien, HUD.

3 MR. FITZPATRICK: Yes.

4 CHAIRMAN MELLO: Don't you need to be

5 indebted to somebody for them to have a lien against

6 you?

7 What do we owe them?

8 MR. FOX: You had bonds previously.

9 HUD floated bonds, and those bonds in many cases

10 have expired over 30 years, and during the Carter

11 administration, they said if you want to have

12 modernization funds, you have to go into, you

13 know --

14 MR. FITZPATRICK: Essentially if you

15 want us to continue funding.

16 MR. FOX: -- continue funding.

17 So most Housing Authorities had to get

18 the modernization funds and continue with

19 declaration of trusts at that time, and that brings

20 you up to present --

21 COMMISSIONER IMPASTATO: Okay. So how

22 does this change?

23 CHAIRMAN MELLO: So is that still

24 outstanding?

25 MR. FOX: Probably your bonds -- I

1 don't know the status of your bonds, but they

2 probably have been paid off, and now they do it

3 annually in appropriations in Congress rather than a

4 long-term 30 year note.

5 But in order to do that, they have

6 lowered what they pay in operating subsidies to

7 Housing Authorities, which really hurt Housing

8 Authorities, but they didn't want to have long term

9 30-year debt on the Housing Authorities in America.

10 COMMISSIONER FORMAN: Well, I guess

11 somehow, some way they still have their hand --

12 MR. FITZPATRICK: So the oversimplified

13 answer to your question, how is this going to

14 change.

15 The Housing Authority will still own

16 the buildings. However, the entity that was just

17 created, the not for profit, has to be involved in

18 order for the Housing Authority to borrow funds.

19 You need -- the Housing Authority can't do it

20 itself. The Housing Authority can't manage the

21 Section 8 itself.

22 CHAIRMAN MELLO: But what triggers

23 us -- I understand or I am assuming that we get a

24 higher rate of monies from the Federal Government

25 each year per unit when they consider that we are

1 getting a COA voucher for our own buildings.

2 MS. PETROSKY-MUCKLE: No, no COA. A

3 Section 8 voucher. Don't say COA.

4 CHAIRMAN MELLO: Section 8, I'm sorry.

5 That inevitably leads to a greater amount of money

6 coming per unit --

7 MS. PETROSKY-MUCKLE: It initially

8 doesn't because it is revenue neutral.

9 The first year you are getting the same

10 amount, and then every year, you will get an annual

11 increase, just like a Section 8.

12 CHAIRMAN MELLO: And the percentage is

13 set?

14 MS. PETROSKY-MUCKLE: It's not set.

15 Every year it floats. Some years it's been as low

16 as 1.9, and other years it's been over three. This

17 year it's over three --

18 CHAIRMAN MELLO: Isn't there a law that

19 it has to be an increase?

20 MS. PETROSKY-MUCKLE: No -- oh, an

21 increase, yes. It is an OCAF increase, which is a

22 Cost Adjusted Factor, which means if energy prices

23 go up, they give you a bump. Like after 911, the

24 OCAFs were higher because buildings in New York

25 especially had a lot of insurance. The insurance

<p style="text-align: center;">90</p> <p>1 rates went through the roof in the tri-state area on</p> <p>2 properties --</p> <p>3 CHAIRMAN MELLO: But the Section 8</p> <p>4 increase is the same percentage nationwide, correct?</p> <p>5 MS. PETROSKY-MUCKLE: No. Every state</p> <p>6 is different because it's more expensive to live</p> <p>7 here than it is -- like Hawaii's is real high</p> <p>8 because it's real expensive to live in Hawaii.</p> <p>9 Mississippi isn't very high because</p> <p>10 it's not real expensive to live in Mississippi,</p> <p>11 well, the cost of living.</p> <p>12 Then in the tri-state area, they are</p> <p>13 high because it's expensive. Energy costs are</p> <p>14 expensive. Taxes are -- you don't pay taxes, but,</p> <p>15 you know, the cost of keeping the property is higher</p> <p>16 here --</p> <p>17 CHAIRMAN MELLO: So this federal</p> <p>18 calculation varies from state to state?</p> <p>19 MS. PETROSKY-MUCKLE: Yes.</p> <p>20 CHAIRMAN MELLO: But it's consistent</p> <p>21 across the entire state?</p> <p>22 MS. PETROSKY-MUCKLE: Yes.</p> <p>23 So you get it here, and the person in</p> <p>24 Atlantic City gets the same amount. It's designated</p> <p>25 by state. It's a state listing --</p>	<p style="text-align: center;">92</p> <p>1 CHAIRMAN MELLO: -- data --</p> <p>2 EXECUTIVE DIRECTOR RECKO: -- I have</p> <p>3 seen the formula. It is around five pages, but it</p> <p>4 is --</p> <p>5 (Chairman Mello and Executive Director</p> <p>6 Recko and Commissioners speaking at the same time)</p> <p>7 CHAIRMAN MELLO: I took economics in</p> <p>8 college --</p> <p>9 EXECUTIVE DIRECTOR RECKO: -- and the</p> <p>10 way they calculate Housing Authority rents standard</p> <p>11 is the main thing. It's the same type of thing, but</p> <p>12 I think it is pretty much by formula --</p> <p>13 MS. PETROSKY-MUCKLE: I don't</p> <p>14 think --</p> <p>15 EXECUTIVE DIRECTOR RECKO: -- I don't</p> <p>16 think there is a lot of policies involved in that.</p> <p>17 There's other parts that have politics involved --</p> <p>18 COMMISSIONER IMPASTATO: So the only</p> <p>19 change that we have when we go to RAD is that we</p> <p>20 have a nonprofit and have more flexibility to get</p> <p>21 private funding?</p> <p>22 MR. FITZPATRICK: Yes. That is the</p> <p>23 bottom line, yes. That's oversimplifying it, but --</p> <p>24 COMMISSIONER IMPASTATO: Now, the money</p> <p>25 that goes into the -- the money that we get, the</p>
<p style="text-align: center;">91</p> <p>1 CHAIRMAN MELLO: Okay.</p> <p>2 Is there a lot of wrangling and more</p> <p>3 powerful senators and congressmen get better rate</p> <p>4 adjustments for their state?</p> <p>5 MS. PETROSKY-MUCKLE: No, because it is</p> <p>6 a bunch of people sitting in a room crunching</p> <p>7 numbers that do OCAFs. I don't think there is any</p> <p>8 politics involved in OCAF. I don't think there's</p> <p>9 any politics, is there?</p> <p>10 COMMISSIONER FORMAN: He is laughing.</p> <p>11 MR. FOX: Historically, historically,</p> <p>12 New York has done phenomenal.</p> <p>13 MS. PETROSKY-MUCKLE: The cost of</p> <p>14 living in New York is high.</p> <p>15 MR. FOX: You know, however, compared</p> <p>16 to Jersey City, Jersey City is high, but somehow New</p> <p>17 York was always higher.</p> <p>18 CHAIRMAN MELLO: It's not just a</p> <p>19 product of number crunching --</p> <p>20 MS. PETROSKY-MUCKLE: I thought it was</p> <p>21 a product of --</p> <p>22 CHAIRMAN MELLO: -- there's no formula</p> <p>23 or --</p> <p>24 EXECUTIVE DIRECTOR RECKO: I have seen</p> <p>25 the --</p>	<p style="text-align: center;">93</p> <p>1 \$2.5 million, is that voted -- the spending of that</p> <p>2 money is voted by this Board or the nonprofit?</p> <p>3 MS. PETROSKY-MUCKLE: This Board.</p> <p>4 The Housing Authority is still managing</p> <p>5 and running the property just like they do now. It</p> <p>6 is just that money that is being borrowed and in the</p> <p>7 capital improvement account needs to be specifically</p> <p>8 used on that property. It's project specific, not</p> <p>9 what it's used for, but it has to stay for Fox Hill.</p> <p>10 EXECUTIVE DIRECTOR RECKO: Fox Hill in</p> <p>11 a way will become its own little sub business of the</p> <p>12 Housing Authority.</p> <p>13 CHAIRMAN MELLO: Back to my former</p> <p>14 questions, the way I understood this, and one of the</p> <p>15 reasons why it's so beneficial is that it is a</p> <p>16 different formula that determines Section 8 per unit</p> <p>17 funding than determines the traditional Housing</p> <p>18 Authority --</p> <p>19 EXECUTIVE DIRECTOR RECKO: Oh,</p> <p>20 absolutely, yes.</p> <p>21 CHAIRMAN MELLO: Okay. And that</p> <p>22 funding, it was my understanding that the formula</p> <p>23 for Section 8, you have big, you know, private</p> <p>24 developers who are accepting Section 8 vouchers,</p> <p>25 that they are out there lobbying for that formula to</p>

1 be a much fairer and beneficial formula than what is
2 applied to traditional housing, where nobody is
3 advocating for anybody, and they get the short end
4 of the stick, right?

5 EXECUTIVE DIRECTOR RECKO: I think that
6 is fair to say. I will buy that --

7 CHAIRMAN MELLO: So we are getting the
8 private sector on our side in the Section 8 formula,
9 where as we had nobody but the charitable at heart
10 on our side with the other formula -- advocating for
11 the other formula being the better one --

12 MS. PETROSKY-MUCKLE: And that's why
13 you're --

14 CHAIRMAN MELLO: -- and that's why this
15 formula tends to be the much better formula.

16 COMMISSIONER FORMAN: We have to go
17 back to the guy who taught us that class --

18 COMMISSIONER IMPASTATO: The brick and
19 mortar thing is still is in my head --

20 MS. PETROSKY-MUCKLE: I don't know who
21 did. I have to track them down.

22 COMMISSIONER IMPASTATO: Okay. So what
23 are we voting on? It starts the process, right? It
24 starts the paperwork?

25 MS. PETROSKY-MUCKLE: It starts the

1 paperwork. It starts the submission. Hopefully a
2 quick approval, because I don't think the Government
3 is shutting down, and then we can move because we
4 want to move quickly because the longer this drags
5 out, the more susceptible you are to interest rate
6 fluctuations, because you are not locking your
7 interest rate in per se, because it could take us
8 six months.

9 I have had a transaction and I've had
10 numerous birthdays trying to get done, so I don't
11 want that. I want to be done the beginning of the
12 summer. That is my plan.

13 COMMISSIONER IMPASTATO: Motion.

14 CHAIRMAN MELLO: Are you done with your
15 presentation?

16 COMMISSIONER FORMAN: Thank you very
17 much.

18 CHAIRMAN MELLO: Do I have any further
19 questions?

20 All right. Let's call the vote on
21 this.

22 Wait. Did we have a motion and a
23 second?

24 MR. FITZPATRICK: I believe there was a
25 motion and a second prior to the --

1 CHAIRMAN MELLO: Okay. So could you
2 call the vote?

3 EXECUTIVE DIRECTOR RECKO: J. Burrell?
4 H. Forman?

5 COMMISSIONER FORMAN: Yes.

6 EXECUTIVE DIRECTOR RECKO: A.
7 Impastato?

8 COMMISSIONER IMPASTATO: Yes.

9 EXECUTIVE DIRECTOR RECKO: A. Lewit?

10 COMMISSIONER LEWIT: Yes.

11 EXECUTIVE DIRECTOR RECKO: D. Mello?

12 CHAIRMAN MELLO: Yes.

13 EXECUTIVE DIRECTOR RECKO: L. Ross?

14 VICE CHAIR ROSS: Yes.

15 EXECUTIVE DIRECTOR RECKO: J. Sanford?

16 COMMISSIONER SANFORD: Yes.

17 CHAIRMAN MELLO: All right. So that
18 was the last resolution for the evening.

19 Thank you for your presentation. It's
20 confusing. I'm less bitter about my neighbors that
21 work in finance and how much they pull in because if
22 they can get their head around this, I guess I kind
23 of understand.

24 (Laughter)

25 New business, do we have any new

1 business?

2 VICE CHAIR ROSS: Yes. We have new
3 business.

4 CHAIRMAN MELLO: All right.

5 VICE CHAIR ROSS: So my heart is
6 pounding now.

7 I have good news, and I have some bad
8 news, so which one do you want first?

9 THE AUDIENCE: The bad news.

10 VICE CHAIR ROSS: The bad news, oh,
11 okay, all right.

12 So effective this month, I will no
13 longer be a Commissioner. I am resigning, yes.

14 COMMISSIONER LEWIT: Because of the
15 good news?

16 VICE CHAIR ROSS: The good news, yes.
17 I am being relocated to Jersey City. I'm moving
18 March 1st.

19 COMMISSIONER FORMAN: You can still be
20 on the Board --

21 VICE CHAIR ROSS: No, because my
22 position is as a resident.

23 CHAIRMAN MELLO: This is a great
24 move --

25 (Everyone speaking at once)

1 VICE CHAIR ROSS: It is a great move.
 2 CHAIRMAN MELLO: -- talking about
 3 credits to the Jefferson --
 4 (Everyone speaking at once)
 5 VICE CHAIR ROSS: It's a great move,
 6 yes, but I am --
 7 COMMISSIONER FORMAN: When you say
 8 move, you're moving to --
 9 VICE CHAIR ROSS: Like to Jefferson.
 10 COMMISSIONER FORMAN: Oh, you are
 11 buying something?
 12 VICE CHAIR ROSS: No. I am not buying
 13 it, but I'm moving. I'm not there yet.
 14 COMMISSIONER FORMAN: I thought maybe
 15 you got a big promotion on a job or something.
 16 VICE CHAIR ROSS: No. I didn't hit the
 17 lottery yet.
 18 But, yeah, I have been a Hoboken
 19 resident for 40 years, 40 years, and I thought I
 20 would never leave this city. I have family here. I
 21 have friends here, and it's a little sad, but I am
 22 happy. I worked very hard, very hard.
 23 I have accomplished so much. A lot of
 24 people have been put in my past for good, and I have
 25 learned a lot from a lot of people. I have grown.

1 My family has grown, and two of my daughters right
 2 now are saying, "Mom, it is your time, so you can't
 3 worry about us any more." You know, you have to
 4 focus on your life, and so that is what I am doing
 5 at this point.
 6 I will never leave the Hoboken Housing
 7 Authority. I had this conversation with Mr. Recko.
 8 I had this conversation with Dave, and this is my
 9 home, and I want you to use me at every possible way
 10 that you can, even though I won't be a Commissioner.
 11 Whatever you need from me, I will be here to help
 12 you in any which way that I can.
 13 I want to say that I love each and
 14 every one of you. I had a pleasure being here with
 15 you all, and just please keep me in your prayers.
 16 That is all, because I will be fine.
 17 (Laughter)
 18 (Applause)
 19 CHAIRMAN MELLO: Listen, as the Chair,
 20 I am going to ask that you make us one promise,
 21 though, because I wasn't even sure that Commissioner
 22 Ross was going to make this announcement tonight or
 23 not. So you have to promise me that even if your
 24 resignation takes effect by next the meeting, you
 25 will come to the next meeting, because we have to

1 properly send you off now that you made this
 2 announcement.
 3 VICE CHAIR ROSS: Yes.
 4 CHAIRMAN MELLO: I didn't want to make
 5 any plans on proper exits until you made your
 6 announcement, but now that you made it, we need to
 7 assure that you will be in attendance at the next
 8 meeting.
 9 VICE CHAIR ROSS: Yes, I will.
 10 Thank you, all.
 11 CHAIRMAN MELLO: Thank you.
 12 Any other new business?
 13 COMMISSIONER IMPASTATO: How do you
 14 follow that?
 15 CHAIRMAN MELLO: Yeah.
 16 (Laughter)
 17 COMMISSIONER IMPASTATO: I have two
 18 things, one kind of relevant, is we mentioned a
 19 couple of meetings ago about the governor
 20 appointment.
 21 CHAIRMAN MELLO: Yes. You know, I did
 22 leave a few messages down there.
 23 COMMISSIONER IMPASTATO: Yeah. I
 24 reached out to the administration here at the
 25 mayor's office and talked to some people to see

1 if -- because they have relationships with Sheila
 2 Oliver to see if we can get somebody appointed, so I
 3 am waiting to hear back. I am curious to see if you
 4 got anything back.
 5 CHAIRMAN MELLO: No. I am in the same
 6 position as you.
 7 COMMISSIONER IMPASTATO: And now we
 8 have to fill a resident position.
 9 CHAIRMAN MELLO: Commissioner Ross is
 10 the mayor's appointment. There is the DCA
 11 appointment, which happens in Trenton, which
 12 historically local officials have or have not had
 13 some influence over, but it is officially according
 14 to the law, the DCA appointment.
 15 There is officially the mayor's
 16 appointment, and then the rest of the Commissioners
 17 are all City Council appointments.
 18 COMMISSIONER IMPASTATO: I thought you
 19 were a mayor appointment.
 20 COMMISSIONER FORMAN: No.
 21 CHAIRMAN MELLO: No, one mayoral
 22 appointment.
 23 So our DCA appointment has remained
 24 unfilled even though the prior governor thought he
 25 was the head of DCA and tried to fill it and come

1 around, and now we are going to unfortunately have
2 the mayoral appointment unfilled, but hopefully the
3 administration and the mayor will fill that quickly.

4 COMMISSIONER IMPASTATO: My second
5 point was I had the opportunity to walk through,
6 thanks to Director Recko and Aaron last week and
7 about the vacancies and redoing the apartments.

8 I was thoroughly impressed with what we
9 are to doing to these units, bringing them up to,
10 you know, livable conditions, and legit living
11 arrangements, and thoroughly impressed with Aaron.

12 I mean, we are lucky to have someone
13 like him walking and keeping these contractors to,
14 you know, pulling them accountable, because he is
15 going through, and the screws inside of the closets
16 have to be different than the bathroom, and Aaron is
17 on top of everything, so I just wanted to say that
18 they are going a great job.

19 CHAIRMAN MELLO: Aaron, where were you
20 hiding all of these years?

21 (Laughter)

22 COMMISSIONER FORMAN: Well, I knew
23 Aaron many years ago. He helped us at HOPES. He
24 did a great job for us there

25 COMMISSIONER IMPASTATO: Money is being

1 well spent and now hopefully the process in filling
2 these apartments, you know, we will start to learn a
3 little bit more about it. At least I'm curious in
4 learning more about it.

5 EXECUTIVE DIRECTOR RECKO: We'll have a
6 Resident Services meeting together maybe.

7 COMMISSIONER IMPASTATO: Yeah, that
8 will be great.

9 COMMISSIONER FORMAN: You got to
10 remember, Aaron is dealing with union guys. That's
11 tough.

12 COMMISSIONER LEWIT: I don't have
13 experience with that.

14 (Laughter)

15 COMMISSIONER FORMAN: Looks like Tony
16 Suprano --

17 (Everyone speaking at once)

18 CHAIRMAN MELLO: All right. Any other
19 new business?

20 All right.

21 On that note, first of all,
22 Commissioner Ross, thank you very much for your
23 service. You know, I don't even remember when I
24 first met you, but I do know that LaTrenda is about
25 the only person that my teaching self, whenever I do

1 bump into her in the morning, she looks like she has
2 been up for an hour longer than me, and she looks
3 ten times more prepared for her day than I ever have
4 at that point in the morning.

5 You will be missed, but I am glad that
6 you are moving to a pretty sweet situation. I know
7 you will never, even if you leave Hoboken for Jersey
8 City, you will never truly leave Hoboken.

9 VICE CHAIR ROSS: No.

10 CHAIRMAN MELLO: All right.

11 And we have no need for a closed
12 session tonight, so motion to adjourn.

13 COMMISSIONER LEWIT: Motion.

14 VICE CHAIR ROSS: Second.

15 COMMISSIONER FORMAN: Third.

16 CHAIRMAN MELLO: All in favor?

17 (All Board members voted in the
18 affirmative)

19 CHAIRMAN MELLO: Happy Valentine's Day.
20 (The meeting concluded at 8:40 p.m.)

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1 C E R T I F I C A T E

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I, PHYLLIS T. LEWIS, a Certified Court
Reporter, Certified Realtime Court Reporter, and
Notary Public of the State of New Jersey, do hereby
certify that the foregoing is a true and accurate
transcript of the proceedings as taken
stenographically by and before me at the time, place
and date hereinbefore set forth.

I DO FURTHER CERTIFY that I am neither
a relative nor employee nor attorney nor counsel to
any of the parties to this action, and that I am
neither a relative nor employee of such attorney or
counsel, and that I am not financially interested in
the action.

s/Phyllis T. Lewis, CCR, CRCR

PHYLLIS T. LEWIS, C.C.R. XI01333 C.R.C.R. 30XR15300
Notary Public of the State of New Jersey
My commission expires 11/5/2020.
This transcript was prepared in accordance with
NJAC 13:43-5.9.

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