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STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS

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IN RE: :
Local Finance Board :
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1 HELD BEFORE: (ALL MEMBERS APPEARING VIA VTC)

2

3 JACQUELYN SUAREZ, Chairwoman

4 FRANCIS BLEE

5 ADRIAN MAPP

6 WILLIAM CLOSE

7 DOMINICK DIROCCO

8 IDIDA RODRIGUEZ

9 ALAN AVERY

10

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

12

13 NICK BENNETT, Executive Secretary

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1 MR. BENNETT: I will do a quick roll
2 call. Miss Suarez?

3 MS. SUAREZ: Present.

4 MR. BENNETT: Mr. Mapp?

5 MR. MAPP: Present.

6 MR. BENNETT: Mr. DiRocco? Mr.
7 Close? Mr. Avery?

8 MR. AVERY: Here.

9 MR. BENNETT: Miss Rodriguez?

10 MS. RODRIGUEZ: Here.

11 MR. BENNETT: Mr. Blee?

12 MR. BLEE: Here.

13 MR. BENNETT: And Mr. DiRocco, did I
14 see you enter?

15 MR. DIROCCO: Yes, I'm here. Thank
16 you.

17 MR. BENNETT: Mr. Light is absent.
18 This meeting was previously opened. We are just
19 waiting on Mr. Close, but we do have a quorum at
20 this time.

21 MS. SUAREZ: We'll give Mr. Close a
22 minute. If not, we'll proceed. We'll get
23 started and Mr. Close can catch up. I think
24 we're going to start with applications.

25 I believe Woodbridge Township Fire

1 District Number 4 is the first to appear before
2 us. Before we actually begin, if everybody who
3 is not going to be talking can just put
4 themselves on mute so we don't have any feedback.

5 And then I believe we have Bart and
6 Bart, CPA signed the application. Mr. Bart, if
7 you would just make sure that everybody who you
8 have here just announces themselves so they can
9 come forward. They'll pop up on the screen and
10 then they can be sworn in.

11 MR. DRAKE: William Drake on behalf
12 of Woodbridge Township Fire District 4.

13 MR. POWELL: Robert Powell, fire
14 commissioner, Woodbridge Township Fire District
15 4.

16 (At which time those wishing to
17 testify were sworn in.)

18 MR. BART: Thank you very much.
19 Yes, commissioners, on behalf of Woodbridge Fire
20 District 4 in the Keasbey section of Woodbridge,
21 the district is applying for a lease purchase of
22 a piece of fire apparatus. We are looking to do
23 an \$835,000 10 year lease purchase.

24 The cost for the apparatus is not to
25 exceed 1.3 million. The district is putting a

1 down payment of 525,000 out of its unrestricted
2 reserve funds towards this lease. Just quickly,
3 the apparatus is, that the district will be
4 acquiring, is replacing a 1972 open cab 75 foot
5 tower ladder which isn't in compliance with NFPA
6 requirements any longer.

7 The primary reason that the district
8 is choosing Pierce Manufacturing as the
9 manufacturer is that they are the only
10 manufacturer that can build the apparatus not to
11 exceed 41 feet five inches in total length that's
12 going to fit into the fire house's truck bank.

13 The board did an election for voter
14 approval to do this project. They received 32
15 yes votes and only one no vote out of the
16 approximately 1800 registered voters in that fire
17 district. While the district covers two square
18 miles in its own district, it also assists
19 Woodbridge Township on its mutual aid calls and
20 the first due ladder and all structure fires in
21 the City of Perth Amboy.

22 The territory in Keasbey section is
23 comprised of large industrial buildings, a
24 recycling transfer station, two hotels, three
25 four story apartment complexes, office buildings

1 as well as commercial properties. We're looking
2 to do a 10 year lease purchase in the amount of
3 \$835,000.

4 Again, the down payment for reserve
5 funds will come from the district. The district
6 sought out and got five quotes for interest rates
7 for this lease. The lowest of which being
8 1.875 percent from TD Bank. So working with
9 those numbers, the district has calculated that
10 the overall impact to the voters of the district
11 would be approximately 12 cents per 100, home
12 valued at \$150,000 in the Keasbey in this
13 district would wind up paying an additional \$180
14 per year for this lease. That's our application.
15 We would be welcome for questions.

16 MS. SUAREZ: Thank you, Mr. Bart.
17 Just so I understand here, it's \$180 per year
18 even with a substantial down payment you guys are
19 going to be putting down?

20 MR. BART: Correct.

21 MS. SUAREZ: And I saw that the down
22 payment is pretty substantial. I think about
23 \$530,000?

24 MR. BART: Right.

25 MS. SUAREZ: How much of the fire

1 district's budget, or reserves I should says, is
2 done each year?

3 MR. BART: As of December 31st 2019,
4 the district had over 1.2 million dollars in cash
5 on hand. I believe, I'll have to get you an
6 exact figure for what the reserve portion of that
7 is, but the fire district is well able to handle
8 it, so I'll get you a number for what we have
9 broken out between reserves and operating funds
10 as soon as I can.

11 However, the district is in very
12 healthy financial shape. As I say, at the end of
13 the 2019, they had over 1.2 million dollars in
14 funds which they contribute to this project.

15 MS. SUAREZ: And thank you for that.
16 My last question is, I did hear you reference it
17 and I did read in the application, about 33 total
18 voters actually participated out of 1800
19 registered voters. Is that pretty reflective of
20 the actual voter participation and typical fire
21 district elections or what you see with the fire
22 questions?

23 MR. BART: Yeah, that's basically
24 the typical response. And you know, the district
25 follows all of the regulations and the guidelines

1 for in person voting ballots and the like. So,
2 yeah, that's basically the typical turn out we
3 would be looking for. We would be looking for
4 100 percent participation. Unfortunately, but
5 that's basically what they receive on average.

6 MS. SUAREZ: Yeah, we see that
7 across the state. And then my last question is
8 when was this question actually posed to the
9 voters?

10 MR. BART: Bob, you can jump in on
11 that?

12 MR. POWELL: I can answer that. The
13 election was at the annual election on February
14 2020. And I don't know if Michael quoted that
15 the Board of Elections in Middlesex County sent
16 out 250 mail in ballots also and we only received
17 18 back out of 250, so it's just very difficult
18 to get people to come out to vote for fire
19 district elections throughout the state.

20 MS. SUAREZ: Yeah, I know. I
21 remember when we were working on the legislation
22 to try to increase voter participation if we
23 moved the fire district elections, so I know it's
24 always been an issue across the state. Thanks
25 for indulging those questions. That's it for me.

1 Do any of the board members have questions?
2 Hearing none, any members of the public? Do we
3 have a motion?

4 MR. AVERY: So moved.

5 MS. RODRIGUEZ: Second.

6 MR. BENNETT: Miss Suarez?

7 MS. SUAREZ: Yes.

8 MR. BENNETT: Mr. Mapp is absent.

9 Mr. DiRocco?

10 MR. DIROCCO: Yes.

11 MR. BENNETT: Mr. Close?

12 MR. CLOSE: Yes.

13 MR. BENNETT: Mr. Avery?

14 MR. AVERY: Yes.

15 MR. BENNETT: Miss Rodriguez?

16 MS. RODRIGUEZ: Yes.

17 MR. BENNETT: Mr. Blee?

18 MR. BLEE: Yes.

19 MR. BENNETT: Mr. Light is absent.

20 MR. BART: Thank you, commissioners.

21 MS. SUAREZ: Thank you. I think
22 next on our agenda is Frenchtown Borough. Mr.

23 Cantalupo, are you going to be presenting?

24 MR. CANTALUPO: Yes, Director. How
25 are you.

1 MS. SUAREZ: Well. How are you?

2 MR. CANTALUPO: Okay. Can you hear
3 me okay?

4 MS. SUAREZ: I can hear you just
5 fine. Anybody else we're going to need to swear
6 in?

7 MR. CANTALUPO: I know Mayor Brad
8 Myhre is having a little bit of trouble getting
9 on.

10 MR. MYHRE: John, I'm on.

11 MR. CANTALUPO: Okay. Great. CFO,
12 Andrew Bernath is on. And I believe also that
13 our auditor Warren Korecky. Warren, are you on?

14 MR. KORECKY: Yes, I'm on.

15 MR. CANTALUPO: Those are the three
16 we would need to swear in, Director.

17 (At which time those wishing to
18 testify were sworn in.)

19 MR. CANTALUPO: Director, you want
20 me to proceed?

21 MS. SUAREZ: Please. Thanks, Mr.
22 Cantalupo.

23 MR. CANTALUPO: So the Borough of
24 Frenchtown is seeking approval to issue general
25 obligation bonds through the United States

1 Department of Agriculture. The bonds are in the
2 amount of \$1,590,000 that are going to be issued
3 to finance a portion of a sanitary sewer
4 extension in the Hilltop area of the township.

5 The borough is receiving
6 approximately \$1.4 million grant from the USDA on
7 top of the low interest loan that they're
8 receiving at 1.5 percent. The bonds will be
9 issued for over a 40 year period. And again, the
10 interest rate will be at 1.5 percent.

11 We're seeking approval for a
12 Non-Conforming Maturity Schedule because the
13 overall debt service is level. The annual
14 increase to the average user of the system of
15 which there are 830 sewer users will be \$64 a
16 year or six percent.

17 With that, we respectfully request
18 the approval of the Local Finance Board of the
19 Non-Conforming Maturity Schedule to be issued
20 through the USDA. If you have any questions,
21 Director, we're happy to answer any.

22 MS. SUAREZ: Thanks, John. I just
23 wanted to delve into a little bit deeper. I
24 looked at the application. I saw some, almost
25 conflicting numbers. I wanted to drill down

1 maybe a little further on the actual figures for
2 the debt here.

3 So if you wouldn't mind indulging me
4 on that. What kind of funds are servicing the
5 debt here and we can break that down. I also
6 saw, I know this is self-liquidating. So it
7 shouldn't actually go to the municipality's net
8 debt, but I want to walk through that because it
9 looks like we're approaching the net debt
10 percentage limit. I wasn't sure if that was a
11 typo or if that's accurate. If we could just
12 touch on them.

13 MR. CANTALUPO: What we did,
14 Director, in the application because sometimes
15 the borough's debt and the sewer utility can go
16 in and out of being self-liquidating. I can
17 certainly have Warren Korecky talk about that in
18 a minute.

19 We wanted to show that overall it
20 would still be within the debt limit even if the
21 sewer utility (inaudible). So Warren, if you
22 want to elaborate on the sewer utility going in
23 and out?

24 MR. KORECKY: When I gave the
25 numbers to the individual that put the

1 application together, they were self-liquidating
2 at year end December 31st 2020. However, I
3 wanted to show the exorbitant debt they would
4 still be under the three and-a-half percent.

5 If that was a point of confusion,
6 that was strictly my fault because I could have
7 said the debt limit was the same. Sometimes just
8 because the way the collections come in over to
9 several years.

10 Sometimes they're self-liquidating,
11 and sometimes they're way above the
12 self-liquidating numbers. So I was trying to
13 show a point if they absorb this whole debt by
14 itself, it would still be within the three
15 and-a-half percent.

16 MS. SUAREZ: That's fair, and I
17 appreciate that. I actually prefer knowing both
18 scenarios. Just so I'm clear, what is
19 Frenchtown's current net debt?

20 MR. CANTALUPO: Just one second.
21 Warren, do you have that number?

22 MR. KORECKY: No, I don't have that
23 in front of me, no.

24 MR. CANTALUPO: I think we have it,
25 Director. I apologize.

1 MS. SUAREZ: That's okay. I think
2 it said that I guess with this application, if it
3 wasn't self-liquidating that the net debt would
4 increase to about 2.228 percent. Is that
5 correct?

6 MR. CANTALUPO: I believe so, yes.
7 I'm flipping to the page, yeah.

8 MS. SUAREZ: I appreciate that.

9 MR. CANTALUPO: No problem. I
10 believe it's 2.28 percent.

11 MS. SUAREZ: That would be with this
12 debt though, right? If it wasn't
13 self-liquidating, that's not the borough's actual
14 current net debt?

15 MR. KORECKY: That's correct, yes.

16 MS. SUAREZ: So it would be fair to
17 say that it's probably under three percent
18 currently, or we think it's currently below
19 three percent?

20 MR. CANTALUPO: It's below three
21 percent. It's at 2.125 right now.

22 MS. SUAREZ: Great. Thank you. My
23 last question is the impact on the average
24 assessed home, or you said it's going to be go
25 through it's self-liquidating. Are we

1 anticipating an increase in sewer rates?

2 MR. CANTALUPO: In my initial
3 presentation, I said it would be about \$64 for
4 the average user of the system. There are 830
5 users of the system and they pay a little over a
6 thousand dollars a year, so this would be about a
7 six percent increase.

8 MS. SUAREZ: Okay. Thanks for
9 highlighting that. That's it for my questions.
10 Do any board members or members of the public
11 have questions? Hearing none, do we have a
12 motion?

13 MS. RODRIGUEZ: So moved.

14 MR. DIROCCO: I'll second it.

15 MR. BENNETT: Miss Suarez?

16 MS. SUAREZ: Yes.

17 MR. BENNETT: Mr. DiRocco?

18 MR. DIROCCO: Yes.

19 MR. BENNETT: Mr. Close?

20 MR. CLOSE: Yes.

21 MR. BENNETT: Mr. Avery?

22 MR. AVERY: Yes.

23 MR. BENNETT: Miss Rodriguez?

24 MS. RODRIGUEZ: Yes.

25 MR. BENNETT: Mr. Blee?

1 MR. BLEE: Yes.

2 MR. BENNETT: Mr. Light is absent.

3 Motion passes.

4 MS. SUAREZ: Great.

5 MR. CANTALUPO: Thank you, Director.

6 MS. SUAREZ: Thanks everyone. I
7 believe Brooklawn Borough is up. Mr. Winitzky,
8 are you going to be presenting.

9 MR. WINITSKY: I am. Thank you.

10 MS. SUAREZ: Do we have anybody else
11 that needs to be sworn in?

12 MR. WINITSKY: Is Ryan Guiles on
13 this morning or Kirk Applegate? Those would be
14 the only folks who might in fact need to be sworn
15 in. I can't see if they're specifically on.
16 Perhaps not, so I can certainly go right ahead,
17 if the board is ready.

18 MS. SUAREZ: Absolutely. Thank you.

19 MR. WINITSKY: I'm here today on
20 behalf of the Borough of Brooklawn seeking
21 approval pursuant to N.J.S.A. 40A:2-26(b). I'm
22 going to copycat what John Cantalupo just did.
23 It's the same application. It's a different
24 municipality in this case. It's the Borough of
25 Brooklawn.

1 We likewise are seeking to issue
2 general obligation bonds in the amount of
3 \$1,141,000 to be purchased by the United States
4 Department of Agriculture through their Rural
5 Development Program.

6 This particular program allows for
7 very low debt service over a longer period of
8 time, in this case, 40 years, which is a little
9 bit different than is otherwise required under
10 the Local Bond Law as you're aware, so we're
11 seeking approval to specifically utilize that
12 Non-Conforming Schedule.

13 Debt service payments under this
14 program for the borough would be approximately
15 \$40,000 a year with a maximum interest rate of
16 1.75 percent which is very competitive in the
17 market place and it allows for the borough to
18 extend those payments over time.

19 The use of the proceeds of the bonds
20 are being used to permanently finance bond
21 anticipation notes that are already outstanding
22 for the borough. Those notes were issued to pay
23 for certain renovations and improvements to the
24 borough's water utility system.

25 This particular issue of bonds will

1 have no effect actually on the borough's water
2 rates. They actually anticipated doing this bond
3 issue through the USDA a couple years ago, so
4 they had already raised rates in the borough to
5 account for that.

6 Obviously, they didn't know what the
7 interest rate would be, but they hoped it would
8 be relatively low and it turned out to be exactly
9 that. So there will be no impact to sewer rates
10 and no impact to taxes generally. The borough
11 (inaudible) same spot debt perspective because
12 there's already notes outstanding.

13 Specifically, we're at 2.23 percent
14 which is well below the statutory requirement of
15 three and-a-half percent. I'm the only one on
16 the line, so if you have any questions about the
17 project or the bonds in particular, I am happy to
18 answer them.

19 MS. SUAREZ: Thank you, Mr.
20 Winitzky. I do. What I would like to talk a
21 little bit about is I understand this will be
22 going threw, I guess the water system, right, so
23 it's self-liquidating. If you can indulge me and
24 let me know what Brooklawn's current net debt is
25 and then what their net debt percentage should

1 actually increase should this now be
2 self-liquidating?

3 MR. WINITSKY: So it is presently
4 2.23 percent. To the extent that it remains
5 self-liquidating, it would stay the same,
6 2.23 percent. As I mentioned before, they
7 actually adjusted water rates a couple years ago
8 to account for that. I believe to the extent
9 that this would not qualify as self-liquidating.
10 It would depend on what amount.

11 Even if it didn't and all of it
12 didn't, it would still be underneath their
13 statutory requirement net debt. So we don't
14 expect it to, but even if it did, we would remain
15 under three and-a-half percent, so hopefully that
16 answers your question.

17 MS. SUAREZ: Yes. Thank you. I did
18 hear and see in the application that you guys had
19 already increased the rates to kind of absorb the
20 cost here?

21 MR. WINITSKY: Yes.

22 MS. SUAREZ: So is that \$72 a year
23 increase, is that still ongoing and will that be
24 for the remainder of the term?

25 MR. WINITSKY: Yes. That will

1 remain in place. It was instituted and the
2 expectation of servicing this particular debt. I
3 don't think that the borough presently has any
4 plans for additional indebtedness. You never
5 know. It's a water system. You never know what
6 may or may not happen. But at this point in
7 time, the system is working properly, so it
8 should stay where it is.

9 MS. SUAREZ: Okay. I do not have
10 any additional questions. I don't know if any of
11 the board members or members of the public has
12 questions. Hearing none, to we have a motion?

13 MR. BLEE: Motion.

14 MR. AVERY: Second.

15 MR. BENNETT: Miss Suarez?

16 MS. SUAREZ: Yes.

17 MR. BENNETT: Mr. DiRocco?

18 MR. DIROCCO: Yes.

19 MR. BENNETT: Mr. Close?

20 MR. CLOSE: Yes.

21 MR. BENNETT: Mr. Avery?

22 MR. AVERY: Yes.

23 MR. BENNETT: Miss Rodriguez?

24 MS. RODRIGUEZ: Yes.

25 MR. BENNETT: Mr. Blee?

1 MR. BLEE: Yes.

2 MR. BENNETT: And Mr. Light is
3 absent. Motion approved.

4 MR. WINITSKY: Thank you very much.

5 MS. SUAREZ: Thank you. I believe
6 Willingboro Township is next.

7 MR. MCMANIMON: Yes.

8 MS. SUAREZ: Mr. McManimon, you'll
9 be presenting?

10 MR. MCMANIMON: Yes, along with
11 Sherry Tracy and we do have Eusebia Diggs who is
12 the chief financial officer for Willingboro.

13 (At which time those wishing to
14 testify were sworn in.)

15 MR. MCMANIMON: Thank you. Again,
16 Ed McManimon from McManimon, Scotland and
17 Baumann, bond counsel to Willingboro. This is
18 specifically an application in connection with
19 the issuance of 14,241,000 of general obligation
20 bonds.

21 The purpose is to permanently
22 finance 12,341,000 notes that come due in
23 September along with some additional new money.
24 This is similar to a couple of other applications
25 that we and others have had recently which is to

1 proceed with a bond sale now rather than wait a
2 year because of the market.

3 When Phoenix, and through Sherry,
4 was advising them when their note was coming due,
5 the view was, it was better to do a bond issue
6 now, even though from a budget perspective, the
7 goal was to start the debt service a year later
8 rather than now in terms of next year because
9 there's a significant drop off of debt service in
10 their budget, about a million 800,000 dollars.

11 So the idea here is to have
12 principal in the first year of the third and have
13 a level principal schedule accelerating the
14 payments much more quickly they would have to do.
15 And the benefit of doing that is because there's
16 a neutral impact on the taxpayers because of the
17 drop off that occurs with regard to the debt
18 service rather than having it start in next year,
19 having increase taxes to pay the debt and then
20 decrease the following year for the rest of the
21 term.

22 This is a 14 year term. Their net
23 debt is basically just over two percent, so
24 they're well within the three and-a-half percent
25 that's allowed. So if you would like to have

1 questions, both Sherry and Eusebia can respond to
2 those.

3 Our request is to allow this to be
4 nonconforming only in the sense of the first year
5 deferral. The rest of the maturities are, not
6 only conforming, but they're accelerated beyond
7 the 100 percent step up to occur much more
8 quickly than would have to happen.

9 MS. SUAREZ: Thank you, Mr.
10 McManimon. I think Nick coined the term of
11 non-conforming light, which I kind of like
12 because it seems to make sense. If it's going to
13 save money in the long run and kind of move
14 things along, I understand it will be technically
15 non-conforming in first year.

16 But thereafter, not only is it
17 conforming but it makes much more financial sense
18 for the municipality moving forward, so I
19 appreciate you highlighting that. As far as the
20 net debt, you said around they're around two
21 percent currently. Do you know what this would
22 bring them up to?

23 MR. MCMANIMON: 2.234 percent.

24 MS. TRACEY: Most of it is already
25 outstanding in a note. They're only adding 1.8

1 million of new additional capital. That was for
2 2021 capital, so the majority of it is already
3 outstanding in a note.

4 MS. SUAREZ: Perfect. Mr.
5 McManimon, I know you did talk about the 1.8 fall
6 off. I understand that waiting until calendar
7 year 2020 will actually allow the debt to kind of
8 wrap around existing debt service because the 1.8
9 is going to fall off in '22.

10 Does that mean there's not going to
11 be an impact on the homeowners or are we still
12 anticipating there will be an increase in the
13 average assessed home?

14 MS. TRACEY: We expect it to be a
15 neutral impact. In fact, it should be pretty
16 flat and potentially maybe even a dollar to drop,
17 but potentially flat, no impact with this. And
18 just as Ed said, again, the plan was really
19 initially to do bonds next year, but given the
20 current rates, and the notes have only been
21 outstanding for two years, so even if we were to
22 renew them one more year, the township would not
23 be required to make a paydown.

24 So this is actually a win win for
25 the taxpayers as well because we're getting the

1 project permanently financed a year earlier than
2 we would have and at lower rates likely than what
3 we would see next year.

4 MR. MCMANIMON: Embedded in their
5 debt service is a million eight that will drop
6 off. We're only adding a million five here, so
7 it's actually less debt than would have to be
8 absorbed in their budget than would otherwise be.

9 MS. SUAREZ: I think that's
10 partially why I'm comfortable with this even
11 though it's technically non-conforming because of
12 the financial prudence, so thank you for
13 highlighting that as well, Miss Tracey. I don't
14 have any additional questions. I don't know if
15 any board members or members of the public have
16 questions. Hearing none, do we have a motion?

17 MR. DIROCCO: I'll make a motion,
18 Director.

19 MR. CLOSE: Second.

20 MR. BENNETT: Miss Suarez?

21 MS. SUAREZ: Yes.

22 MR. BENNETT: Mr. DiRocco?

23 MR. DIROCCO: Yes.

24 MR. BENNETT: Mr. Close?

25 MR. CLOSE: Yes.

1 MR. BENNETT: Mr. Avery?

2 MR. AVERY: Yes.

3 MR. BENNETT: Miss Rodriguez?

4 MS. RODRIGUEZ: Yes.

5 MR. BENNETT: Mr. Blee?

6 MR. BLEE: Yes.

7 MR. BENNETT: And Mr. Light is
8 absent. Motion approved.

9 MR. MCMANIMON: Thank you very much.

10 MS. SUAREZ: Thanks everyone. Next
11 on the agenda I think we have South Brunswick.
12 Miss Tracey, are you sticking around for that
13 one?

14 MS. TRACEY: Yes. I'll be
15 presenting this one. To invite a few others,
16 Jackie Shanes, bond counsel for the township, Joe
17 Monzo who is a colleague of mine at Phoenix
18 Advisors, former CFO prior of retirement of South
19 Brunswick Township.

20 We also have the current CFO of the
21 township, John Bolcato on the line and I believe
22 also Anthony Campisano who is the attorney for
23 the township. I'm not sure if Scott Clelland,
24 the auditor, was joining us or not.

25 (At which time those wishing to

1 testify were sworn in.)

2 MS. SUAREZ: Miss Tracey, before you
3 jump into this, I wanted to frame this up a
4 little bit for some of the board members that you
5 guys did come to speak with us in advance of the
6 board meetings that we can discuss the
7 application and the justifications for why you
8 guys were coming before us to seek refunding.

9 And I kind of wanted to highlight
10 again that you guys explain the rationale for
11 doing this a little bit. I know you had
12 originally asked for five years. We had some
13 discussions on that. Curious where that landed,
14 and I wanted to point out that South Brunswick
15 did disagree with the court's ruling and were
16 actively, I think, pursuing appealing that and
17 believed they have a strong case to kind of
18 reverse the court's previous decision. So I
19 wanted to frame that a little bit for everybody
20 and make sure that's all readdressed before the
21 full board and public.

22 MR. CAMPISANO: Thank you, Miss
23 Suarez. This is Anthony Campisano. I'm the
24 assistant township attorney. And just to give
25 the board members further background on this. As

1 Miss Suarez Chairwoman just correctly indicated,
2 this need to fund and bond arises out of our
3 litigation over affordable housing.

4 In 2016 is when we really began this
5 process. At that time, the New Jersey Supreme
6 Court entrusted various trial courts to determine
7 the affordable housing obligations of
8 municipalities. We had a trial in 2016 which
9 determined the number of units and their
10 locations within the township.

11 And the township disagreed with the
12 court's findings at that time. That litigation
13 then spawned what's called builder remedy
14 lawsuits. And builder remedy lawsuits are where
15 individual developers come to the court with
16 their plans to develop housing and to, within
17 various locations of the township, to provide not
18 only affordable units but prime market rate
19 residential units as well.

20 There are, approximately, 10 of
21 those lawsuits, approximately half of which, to
22 this point in time, we've been able to resolve,
23 but a number of them also went against the
24 township. We have filed appeals of all of the
25 decisions to this point in time regarding the

1 number of overall units that we need to provide
2 as well as their locations within the township.

3 As part of that litigation though
4 too, there were challenges to the township's use
5 of the affordable housing trust funds. A
6 municipality is permitted to use some of those
7 funds for various expenses in pending litigation
8 or its other affordable housing needs.

9 The court appointed an independent
10 auditor who determined that approximately
11 1.3 million of the township's use of those funds
12 was above a 20 percent cap maximum rate. We
13 disagreed with that finding as well. Our own
14 auditor had indicated that no more than 400,000
15 would have to be reimbursed for the fund.

16 Nevertheless, the court agreed with
17 its own auditor and has ordered the township to
18 refund 1.3 million. A second application was
19 made on part of the affordable housing advocacy
20 group for attorney's fees which resulted in an
21 entry where an award to that group of \$600,000 in
22 attorneys fees. We vigorously opposed that
23 application.

24 We felt it was improper and we felt
25 that it was excessive for various reasons, but

1 nonetheless, the court entered judgement against
2 the township for that amount as well. All of
3 these judgments, as indicated by the chairwoman
4 have now become final as of I believe July 6th.

5 And the township will be filing its
6 appeal to the town that's against us to this
7 point in time. I would just indicate in closing
8 that any of the financial questions will be
9 addressed by our financial folks in South
10 Brunswick, but the township has not and never
11 ignored our responsibility to provide affordable
12 housing.

13 We simply think that the number of
14 units though that have been ascribed to us is
15 excessive and we also disagree with the court
16 determinations of the various locations within
17 the township where these units should go. So
18 we're hopeful and we're optimistic that our
19 appeal will be successful for all of these issues
20 up to this point in time. I'll turn it over to
21 the financial folks now.

22 MS. TRACEY: Thank you. And with
23 Mr. Campisano's introduction and also Director
24 Suarez's background on that as well. The
25 application that we have before you today is

1 seeking the board's approval for the issuance of
2 refunding bonds in an aggregate principal amount
3 of not to exceed two million 083.

4 The refunding bonds will be issued
5 as mentioned to fund the cost of the emergency
6 appropriation which will satisfy the order by the
7 Supreme Court by the New Jersey Law Division,
8 Middlesex County directing the reimbursement of
9 the \$1,354,642 to the township's affordable
10 housing trust fund along with the legal fees and
11 expenses to the Fair Share Housing Center in the
12 amount of 602,259.

13 The original application had a not
14 to exceed of 2 million 313. That's because of
15 the time we were waiting on the final decision
16 from the courts as to what the amount might be
17 and it could potentially have been up to
18 1,585,000 to be reimbursed.

19 But between the time of the
20 application was submitted and now it had been
21 determined that the final amount was 1,354,642.
22 I should also note that this reimbursement to the
23 Affordable Housing Trust has been ordered to be
24 made by August 27th of this year. As the
25 director mentioned, the township did initially

1 request repayment over a five year period.

2 However, the township would like to
3 amend that request after some discussions
4 together with the director and staff and
5 internally, we would like to ask for repayment
6 over a three year period. The tax impact on the
7 average home which is assessed at 192,638 in
8 South Brunswick is about \$34.43 a year.

9 A two year repayment would be \$51.40
10 per year, and while we understand it has been the
11 board's practice, to determine the number of
12 years of repayment based on what is \$50 or more
13 in a year, the township is seeking that one
14 additional year of approval for a three year
15 repayment as they are already faced with some
16 additional financial challenges stemming from
17 COVID and this year and then looking into next
18 years budget.

19 The township did suffer significant
20 losses during the COVID-19 pandemic. They're
21 eligible to, and will be using and have used I
22 should say, as the budget is already introduced,
23 the full 2.8 million that they're receiving from
24 the American Plan Rescue Plan monies in the '21
25 budget.

1 And in addition, the township did
2 take advantage of the Chapter 72 emergency
3 appropriation legislation which for both the
4 current fund and the general fund. And beginning
5 in 2022, they're going to be making repayments of
6 about \$280,000 a year which adds another \$14 on
7 the average home.

8 So together, with this judgment,
9 with that repayment, with the three years on the
10 judgment, we would be roughly about \$50 on the
11 average home. So given these financial
12 challenges. And the township again is seeking
13 that repayment over a three year period and
14 happy, at this time, certainly to take any
15 questions that you may have.

16 MS. SUAREZ: So as far as addressing
17 that payment, I think is due mid August; is that
18 correct?

19 MS. TRACEY: Yes, August 22nd, yes.

20 MS. SUAREZ: And I'm assuming then
21 you guys would actually incur interest if this is
22 not paid off in one lump sum?

23 UNKNOWN SPEAKER: That would be
24 correct pursuant to the court rules. And I
25 should note also that the attorney fee payment

1 has already been made, been required to have been
2 made by the township.

3 MS. TRACEY: Exactly. That was
4 required by July 1st.

5 MS. SUAREZ: Okay. Now, I do
6 believe before we kind of jump directly into
7 questions, I may have jumped the gun a little,
8 that there was somebody else maybe that wanted to
9 address the board on this matter.

10 MR. MCPHERSON: My name is Mark
11 McPherson from Waters, McPherson, McNeill on
12 behalf of South Brunswick Center, LLC which is an
13 interested party and one of the parties to the
14 underlying litigation. And I would just ask that
15 the court note and consider on this date that we
16 have made a submission on June 9th, on June 23rd
17 and on July 12th.

18 And I'm not sure that all of the
19 board members have that, but it was by way of an
20 update of the entry of final order by July 6th
21 and the August time for appeal which will cause
22 the township to incur additional attorney fee
23 liabilities under the Civil Rights Act in
24 addition to the 600,000 they've already made part
25 of this application, and I don't mean to take up

1 too much time.

2 The only thing, place in context is
3 appeal which they have renewed. It's a renewed
4 appeal that had been rejected previously on a
5 number of occasions. Some of the costs they've
6 incurred are the costs in unitemized costs of
7 retaining private investigators to shadow the
8 trial judge and the trial judge's wife, who
9 happens to be the chief judge of the New Jersey
10 Federal District Court. And that's the tenor and
11 quality of their activities that they're asking
12 for the court to sanction. Thank you for your
13 time and attention.

14 MS. SUAREZ: Thank you, Mr.
15 McPherson.

16 MR. CAMPISANO: Director, I don't
17 know if you want me to respond to any of those
18 statements or not, if it's necessary.

19 MS. SUAREZ: I leave that up to you
20 actually, if you would like to respond.

21 MR. CAMPISANO: Yeah, just to
22 respond to Mr. McPherson. I mean, we feel that
23 obviously, the township counsel believes, it is
24 acting in the best interest of its township
25 residents. We don't feel anything that we have

1 done has been improper or obstructionist in the
2 least.

3 With respect to the trial judge who
4 made these decisions against the township,
5 although it might sound somewhat nefarious when
6 you couch it in terms of investigation and
7 shadowing simply because we felt that trial judge
8 was improperly biased and prejudiced because of
9 his own professional and personal relationships.

10 And that was one way for the
11 township to flush out those allegations. We
12 still feel very, very strongly that there was
13 prejudice and bias by the trial court.
14 Obviously, people go to court to get a fair shake
15 and that's a very, very important civil liberty.

16 But I think the township residents
17 are raising these arguments on appeal, something
18 we are entitled to do and we're acting in the
19 best interest of what we believe of the
20 township's residents. Thank you.

21 MS. SUAREZ: Mr. McPherson, I'll
22 give you an opportunity if there was anything
23 else you wanted to add there quickly before I ask
24 any of the board members if they have questions.

25 MR. MCPHERSON: No, Your Honor, not

1 to repeat it, but the context is the orders of
2 the prior and a number of trial courts are
3 squarely within Mount Laurel precedent on
4 affordable housing and the township continues to
5 be an extreme outlier almost every other
6 municipality in the state has resolved these
7 things. Thank you.

8 MS. SUAREZ: Mr. Close, did you want
9 to say something or ask a question?

10 MR. CLOSE: I was curious, in terms
11 of the amount being asked for that has now been
12 amended from 23 to 2,000,083. It appears that
13 you have a significant balance left in your
14 litigation expense account, about a hair shy of
15 1.4 million.

16 Was any consideration given to using
17 some portion of that to offset and be utilized
18 for the judgment? I would like to get some
19 feedback on that from someone.

20 MR. MONZO: I'm looking.

21 MR. CLOSE: Joe, we had a report
22 that showed you had set aside since 2015,
23 2.6 million dollars and you've only spent, to
24 date, it appears 1.270.

25 MR. MONZO: I'm not quite sure what

1 document that is. I know at the end of the 2020
2 budget year, the township still had monies in
3 reserve in the budgeted line item for COAH
4 expenses. Some of that is being used to make
5 that payment that was required to be made in
6 July.

7 It's going to be reimbursed by any
8 approved borrowing that the board gives the
9 township. That document may be a rolling number
10 where in terms of budget appropriations, a budget
11 appropriation only lives for two years and the
12 balance, whatever is leftover in that year as
13 appropriation becomes township fund balance.

14 So even though they may have spent
15 less than they budgeted, the only balance that
16 was available was the balance from the 2020
17 budget year which is being used, at least
18 temporarily, to satisfy the judgment for the
19 attorneys fees.

20 MR. CLOSE: Joe, how much was that
21 amount in the reserve account?

22 MR. MONZO: John, do you know what
23 that amount was for last year?

24 MR. BOLCATO: Let me look this up.
25 Hold on a second.

1 MR. MONZO: While John is looking
2 that up, just to satisfy some of the other
3 directives from the director's office with
4 respect to this application, the township has
5 filed its FLS for 2020. The 2019 audit was filed
6 and the 2021 budget was introduced by the
7 township counsel at a special meeting last week.

8 MS. SUAREZ: Thank you for that.

9 MR. BOLCATO: It was \$590,396.97.

10 MS. SUAREZ: I will ask a follow up
11 question. Just trying to figure out. I know
12 there are still, I think some appeals
13 outstanding, or I should say at least discussions
14 with some other developers that are still
15 ongoing.

16 Do we anticipate that those will be
17 resolved, or is there a potential that South
18 Brunswick will need to come before the board
19 again for something similar, or do we think
20 that's not something that we need to be concerned
21 about?

22 MR. CAMPISANO: Director, I can't
23 predict with any accuracy whether those, I
24 believe there's about five or six remaining
25 matters will or will not be settled. There have

1 been discussions. I don't anticipate that we
2 would have to come back for an application
3 similar to this in the future regardless of
4 whether those matters are or are not settled.

5 Hopefully this is a one time
6 application just because we've been litigating
7 now for, approximately, five years. Again, we'd
8 like to see everything resolved. We certainly
9 would have liked to see everything resolved prior
10 to getting to this point. But as for the future,
11 we're hopeful that this is going to be a one time
12 and we're static right now.

13 MS. SUAREZ: I guess, should it not
14 be in like a worst case scenario, is there
15 anything that South Brunswick is looking to do, I
16 guess to ensure that maybe there are certain
17 reserves or pots of funds that are reserved for
18 future costs associated with anything they should
19 pursue?

20 MR. CAMPISANO: I think the best way
21 to probably address that would be that if we were
22 to lose the appeal on all issue, and the
23 appellate costs, I think will only be a fraction
24 of the costs that have been incurred to this
25 point for litigation, appellate costs are usually

1 less.

2 If we were to lose on all issues
3 again, then the township counsel at that point
4 would have to make a determination as to whether
5 they wanted to seek a further appeal to the
6 Supreme Court. I can't predict that. But if, at
7 that point, we were to have lost then at the
8 appellate level, having incurred only whatever
9 the cost would have been through that time, there
10 would be no additional fees for use, I believe of
11 the Affordable Housing Trust Funds because they
12 would not have been generated from another
13 defense of litigation.

14 So I don't think the future costs
15 going forward would come anything close to what
16 we incurred at this point if that is answering
17 your question. In terms of reserves, I don't
18 know. I'll defer to the financial people, but I
19 don't think the reserves would have to be nearly
20 to the magnitude of what this expenditure is.

21 MS. SUAREZ: Do any board members or
22 other members of the public have any additional
23 questions? So I do understand where the
24 operation is coming from. I have read the
25 submissions and they were forwarded to all board

1 members as they came in.

2 Just to kind of couch this, the
3 Local Finance Board can only address the question
4 that's actually before the board. And what's
5 before today which is the refunding the
6 obligation that currently exists, so the board
7 cannot speculate about financing, future
8 obligations from this appeal, nor, can we opine
9 on the policy or legal strategy that South
10 Brunswick should pursue.

11 That's really for the local
12 officials and residents to decide. With that
13 being said, do we have a motion on the refunding
14 bond ordinance?

15 MR. AVERY: So moved.

16 MR. BLEE: Second.

17 MR. BENNETT: Miss Suarez?

18 MS. SUAREZ: Yes.

19 MR. BENNETT: Mr. DiRocco?

20 MR. DIROCCO: Yes.

21 MR. BENNETT: Mr. Close?

22 MR. CLOSE: This is for three years,
23 Director?

24 MS. SUAREZ: Three years. That's
25 what's currently asked of us.

1 MR. CLOSE: It's consistent with
2 your discussion with them?

3 MS. SUAREZ: Yes.

4 MR. CLOSE: Okay. Yes.

5 MS. SUAREZ: Mr. Avery?

6 MR. AVERY: Yes.

7 MR. BENNETT: Miss Rodriguez?

8 MS. RODRIGUEZ: Yes.

9 MR. BENNETT: Mr. Blee?

10 MR. BLEE: Yes.

11 MR. BENNETT: Motion approved.

12 MR. CAMPISANO: Thank you very much,
13 Madam Director.

14 MS. SUAREZ: Thank you everyone for
15 your time. Next on our agenda is Newark.

16 MR. EISMEIER: Tim Eismeier with NW
17 Financial.

18 MR. MAYER: Good morning, Director.
19 It's Bill Mayer, and I see Ben Guzman and John
20 George are also on and they will need to be sworn
21 in.

22 (At which time those wishing to
23 testify were sworn in.)

24 MR. MAYER: Tim, would you like me
25 to go forward, or are you presenting?

1 MR. EISMEIER: You can go ahead,
2 Bill.

3 MR. MAYER: This is an application
4 for a supplemental \$20 million appropriation for
5 the city's small diameter sewer project. There
6 was a prior bond ordinance and a prior
7 construction financing program note from the NJIB
8 for 20 million dollars.

9 The project continues. John George
10 would probably be best to describe the physical
11 project. And Ben Guzman, who is now the
12 assistant CFO in Newark can answer any financial
13 questions.

14 MS. SUAREZ: So I think I saw in the
15 application that it's 20 million dollars total.
16 15 million will actually be at zero percent, and
17 5 million will be at market rate. Is that
18 accurate?

19 MR. EISMEIER: Yes, that's correct.

20 MS. SUAREZ: So the application
21 itself, I didn't have any questions about. My
22 only two questions I have for the city are just
23 if they can give an update as to the budget and
24 the audit and maybe a time frame as to when we
25 could expect them from the city.

1 MR. GUZMAN: Good morning. This is
2 Ben Guzman from the City of Newark. The City of
3 Newark is currently, we're hoping that we'll have
4 the budget introduced to counsel some time in
5 late August, early September.

6 I know that traditionally, the city
7 has been working on getting it introduced much
8 earlier and we have been approving over the
9 years, unfortunately, due to the current
10 circumstances, it has delayed us again, but we
11 are looking to have it introduced prior to third
12 quarter of 2021.

13 And as far as the 2020 audit, I know
14 our auditors are working on that one, but we
15 currently don't have a time frame for the audit
16 itself. But as I said, we do anticipate to have
17 the 2021 budget introduced shortly.

18 MS. SUAREZ: Is there a draft of the
19 budget yet, Mr. Guzman?

20 MR. GUZMAN: Yes, there is. They
21 have been working on it. I haven't seen the
22 initial draft just yet. They're having some
23 changes back and forth. We're also taking into
24 account the ARP funds the city received for 2021,
25 and that has been circling around.

1 We're waiting for that to come out
2 of our Office of Management and Budget Office and
3 my director has been working closely with
4 Director Tate of the Office of Management and
5 Budget, but we should have something, a draft
6 available soon. And as soon as we have one, we
7 will make a copy of that affordable to yourself
8 and to this body.

9 MS. SUAREZ: That would be great.
10 And if you could also just include Tina Zapichi
11 as well who is in charge of our financial regs
12 group.

13 MR. GUZMAN: Yes, always.

14 MS. SUAREZ: Thank you.

15 MR. GUZMAN: You're welcome.

16 MS. SUAREZ: That's it for my
17 questions. I don't know if any board members or
18 any members of the public have any additional
19 questions. Hearing none, do we have a motion?

20 MS. RODRIGUEZ: I make a motion.

21 MR. BLEE: Second.

22 MR. BENNETT: Miss Suarez?

23 MS. SUAREZ: Yes.

24 MR. BENNETT: Mr. DiRocco?

25 MR. DIROCCO: Yes.

1 MR. BENNETT: Mr. Close?

2 MR. CLOSE: Yes.

3 MR. BENNETT: Mr. Avery?

4 MR. AVERY: Yes.

5 MR. BENNETT: Miss Rodriguez?

6 MS. RODRIGUEZ: Yes.

7 MR. BENNETT: Mr. Blee?

8 MR. BLEE: Yes.

9 MR. BENNETT: Motion approved.

10 MR. GUZMAN: Thank you, everyone.

11 MS. SUAREZ: Thank you. So the next

12 application appearing before the board is the
13 City of Trenton on a proposed reversion from
14 fiscal year to a calendar year budget cycle. As
15 you come up on the screen, please speak up so we
16 can get you on Teams and everybody can be sworn
17 in and I'll have some brief remarks before we get
18 started. I see Mr. Cherry, I see Mr. Liston, I
19 see Mayor Gusciora. I did see Mr. Cruz. He
20 disappeared for a second there. Do we have
21 anyone else from Trenton?

22 MR. GROSSMAN: Neil Grossman here.

23 (At which time those wishing to
24 testify were sworn in.)

25 MS. SUAREZ: So before you begin to

1 introduce this application, I wanted to speak to
2 the board briefly about the efforts that we've
3 seen in Trenton and what they've kind of
4 undertaken in the last few weeks to get this
5 done.

6 The reversion to calendar year is
7 something that follows about 20 to 30 years of
8 efforts that is required by municipalities around
9 the state. I think it's quite a ways back that
10 municipalities reverted to the fiscal year as
11 part of a restructuring effort that has since
12 been reversed in all but a handful of
13 municipalities across the State of New Jersey.

14 I believe about 45 municipalities
15 have already converted back to the calendar year,
16 but it's been particularly challenging for
17 municipalities that has a large budget because
18 it's an accounting exercise that really has to be
19 undertaken.

20 And that's no easy feat, not only in
21 the wake of COVID-19, but you combine that with
22 the budget conditions of the city and that can
23 create some complications. So the technical
24 advisors within the division have worked
25 diligently with Trenton administration, city

1 council, Trenton staff members to work toward the
2 common goal of further stabilizing the finances
3 of Trenton.

4 And we raised the suggestion of
5 reversion earlier this year. Many in Trenton
6 were immediately interested in moving forward
7 with that and have worked diligently in trying to
8 quickly manage that transition. And I think
9 we've all worked well together including my staff
10 in trying to quell the concerns of some of the
11 skeptics, so I'm very happy to see you before the
12 board today.

13 With that being said, I turn it over
14 to you to introduce the substantive conversation.
15 And thank you, Mayor, for joining us to discuss
16 this important exercise. Mr. Liston, are you
17 going to be the one talking us through this?

18 MR. LISTON: If the mayor wanted to
19 start, let him.

20 MR. GUSCIORA: Thank you, Director.
21 Arch is much more knowledgeable and Adam and
22 Colin, yeoman's effort on this, but I want to
23 thank DCA staff and particularly our monitor,
24 Jack Liston, and you, Director, for really
25 assisting us in this effort. This has been a

1 great undertaking, but it really help bring
2 certainly to our finances.

3 We expect to have 18 months of
4 stable tax rate. And most importantly, it will
5 give us the tools to wean us off of transitional
6 aid as much as we enjoy your monitorship. But we
7 think this is a good thing for the taxpayers of
8 Trenton.

9 We've worked really hard on this.
10 And again, we really appreciate all the effort
11 that DCA has done to assist us in this regard and
12 I'll turn it over to Arch for the specifics.

13 MR. LISTON: The biggest thing that
14 we see in this process is the fact that we are
15 going to receive that additional influx of
16 revenues along with the capital city's funding
17 that will continue through the process.

18 It really will stabilize our budget
19 over the next 18 months and allow us, especially
20 with some of the funding coming in, we'll be able
21 to do some real different and amazing things
22 around and city with upgrades and so forth.

23 So this really allows us, with the
24 state's assistance, to stabilize us and not have
25 some of the issues we've had before with the TA

1 monies and back and forth with monitoring. I
2 think we are aware and in good shape and I think
3 this 18 month period really allowed us to
4 stabilize the city.

5 MS. SUAREZ: Have there been any
6 conversations yet about, I guess, what the next
7 six quarters might mean as the additional influx
8 of revenue would mean for the city and kind of
9 discussions about what they're looking to do, I
10 guess, with the additional revenue?

11 MR. LISTON: Well, I think the
12 largest thing with the additional revenues is,
13 you know, we're stabilizing the public safety
14 issues and we are short both in police and fire
15 on the fire side. And one of our biggest
16 concerns is replenishing those resources,
17 obviously, the bodies on the street for the
18 police and getting the fire. So that's going to
19 be the biggest impact over the next six quarters
20 I would say. Adam, do you have anything to add
21 to that.

22 MR. CRUZ: Yes. I just wanted to
23 add that we are very grateful that the Department
24 of Community Affairs for the partnership they
25 have done with the city, not only with providing

1 the transitional aid, but also capital city as
2 well as an additional 5 million dollars that Arch
3 Liston was able to work out with DCA the last
4 couple of weeks.

5 As Arch mentioned, public safety, as
6 you all know, is our number one goal in the city.
7 It would help us stabilize the number of murders
8 that occurred each year. We went, as you
9 probably all know, we had a historic number of
10 murders last year. And by having the additional
11 funding, they will allow us to hire additional
12 police officers.

13 Also, one of the great things that
14 has not happened probably the last couple of
15 decades, I think to your commitment, as well as
16 the Lieutenant Governor, we were successful in
17 having a zero tax increase last year, which is
18 historic because that has not been the case, as I
19 mentioned, in probably 20 years.

20 It was actually a light at the end
21 of the tunnel. And with the transition year that
22 we are now going into now with the July and into
23 December, we also are doing a zero tax increase
24 in the next six months as well. So the
25 stabilization, you know, takes place, not only in

1 local government, but also with our residents.

2 And that is something that people
3 have been craving for a very long time. Our city
4 taxes are probably the highest -- are the highest
5 in the county, and then when you compare it to
6 other municipalities, we are probably at the very
7 top of the list as well.

8 So stabilization of taxes is a huge
9 thing. It would promote additional people, you
10 know, buying properties as well as hopefully
11 having new businesses coming to the city. So
12 everything that DCA has been doing for us has
13 actually assisted us in the last couple of years.

14 And now moving forward with the
15 transitional budget, it will help us, you know,
16 do an additional six months of zero tax increase
17 and then we will have a stable 2022 calendar year
18 should council approve the change. So, yes,
19 that's all I have to say.

20 MS. SUAREZ: Thank you, Mr. Cruz.
21 Just going back, I'm just going to follow up on
22 this. As far as using some of this additional
23 funding for hiring, I guess my concern always is,
24 how are you forecasting that going forward. This
25 will be of course an additional infusion of money

1 just the way that the fiscal to calendar year
2 reversion falls.

3 So the city will have less payments
4 to make, additional funds coming in, which is
5 where we come up with the additional cash. Just
6 moving forward, if some of this money is utilized
7 hiring, what is the game plan I guess, and is the
8 city thinking that through because this will be a
9 one time additional cash infusion.

10 But going forward, it will be
11 incumbent on the city to come up with how they're
12 going to be paying for those additional costs.
13 Because, as we all know, it's a 25 year
14 commitment plus a pension, so I'm trying to
15 figure how that's shaping up.

16 MR. LISTON: I can answer on that in
17 the fact that the cash helps. There's no
18 minimizing that, but we have to, at the city
19 level, start looking at the efficiencies and
20 building efficiencies into the systems. We've
21 got to be able to look at every department and
22 we've got to go in and cut and reduce and make
23 sure every dollar spent right now.

24 And you're correct, Director, we've
25 got to look at this over the next five years and

1 I think we've had some five year projections in
2 the past. But what we need to look at if we can
3 build efficiencies across the board, evaluating
4 the fire department costs and restructuring the
5 police department, cost there, the dollars of
6 manpower, the pension costs and the retirement
7 costs in collective bargaining, those are all
8 issues we need to address across the board and
9 keep our costs down going into '23, '24, '25, so
10 we are projecting well beyond this 18 month
11 period.

12 MS. SUAREZ: Happy to hear. Do any
13 board members or members or members of the public
14 have any questions? Anything else the city
15 wanted to add? Hearing none, do we have a
16 motion?

17 MR. AVERY: Motion to approve.

18 MS. RODRIGUEZ: Second.

19 MR. BENNETT: Miss Suarez?

20 MS. SUAREZ: Yes.

21 MR. BENNETT: Mr. DiRocco?

22 MR. DIROCCO: Yes.

23 MR. BENNETT: Mr. Close?

24 MR. CLOSE: Yes.

25 MR. BENNETT: Mr. Avery?

1 MR. AVERY: Yes.

2 MR. BENNETT: Miss Rodriguez?

3 MS. RODRIGUEZ: Yes.

4 MR. BENNETT: Mr. Blee?

5 MR. BLEE: Yes.

6 MR. BENNETT: Motion approved.

7 MS. SUAREZ: Thank you. I wish you
8 all the best in this endeavor. Obviously, we are
9 here to continue to assistance and advice we can
10 give in ensuring this is as smooth a process as
11 possible. As you know, we just did it with
12 Camden and Paterson last year.

13 So I will not pretend there won't be
14 bumps in the road, but we're happy to partner
15 with the city to get this done. I think this is
16 definitely a step in the right direction for your
17 residents, so kudos to you.

18 MR. GUSCIORA: Thank you, Director.

19 MS. SUAREZ: We have Trenton next on
20 the agenda again for proposed adoption of an
21 ordinance and issuance of bonds for Municipal
22 Qualified Bond Program. Mr. Johnson, are you
23 here with us?

24 MR. JOHNSON: Good morning,
25 Director, I am here.

1 MR. GUSCIORA: Director, do you mind
2 if I lead off before Everett? I wanted to bring
3 to your attention that if you go to Ewing along
4 Olden Avenue, there's a Home Depot, Aldi's Food
5 Market, there's many small shopping centers and
6 also Shoprite.

7 For the last 20 years, that water
8 main along Olden Avenue has burst and we have
9 promised the good citizens of Ewing that we would
10 repair it. Unfortunately, we can only afford
11 Band Aids. With an agreement with the Mayor Bert
12 Steinmann who has been quite upset there's been
13 three water main breaks in the last two years, we
14 have decided to commit to fixing it once and for
15 all.

16 We need to replace the water main
17 down Olden Avenue completely. It's disruptive,
18 not only to the citizens but to the businesses
19 along the way and at some point we'll probably be
20 liable for their losses so this is a really
21 important project. Trenton owns the pipes.

22 We have to fix them and this would
23 be a good way to reestablish good neighborly
24 relations with Ewing and I'll just turn it over
25 to Everett. Thank you.

1 MR. JOHNSON: Thank you, Mayor. I
2 don't know if I need to say anything else,
3 Director. He said everything I wanted to say. I
4 do want to note that in addition to everyone that
5 was on the last meeting, the last agenda item, we
6 have Mark Lavenberg with us who is executive
7 director of Trenton Water Works and I think Mary
8 Henry from the finance department.

9 (At which time those wishing to
10 testify were sworn in.)

11 MR. JOHNSON: The city seeks the
12 approval of Local Finance Board for the adoption
13 of the bond ordinance pursuant to the Municipal
14 Qualified Bond Act. The bond ordinance
15 authorizes a project through the Trenton Water
16 Works which is a self-liquidating utility of the
17 city.

18 As a result, the bond ordinance has
19 not utilized any of the city's borrowing
20 capacity. The Local Bond Law has no impact on
21 the city's net debt. The city is not required to
22 make a down payment in this ordinance. The
23 utility is currently self-liquidating.

24 In addition, the project is being
25 financed through the New Jersey Infrastructure

1 Bank and the New Jersey Department of
2 Environmental Protection. Therefore, no down
3 payment is required under this section, 11C of
4 the Local Bond Law.

5 Bond ordinance appropriates and
6 authorizes the issuance of bonds and notes in an
7 amount not to exceed 4 million dollars for the
8 replacement of water mains in the Trenton water
9 service including water main pipe along Olden
10 Avenue in the Township of Ewing.

11 All the bonds issued in the bond
12 ordinance will be issued as qualified bonds under
13 the Qualified Bond Act, and the bonds will be
14 issued again through the New Jersey
15 Infrastructure Bank. The city is requesting
16 approval to adopt a bond ordinance pursuant to
17 the Qualified Bond Act to issue qualified bonds
18 in accordance with the Maturity Schedule set
19 forth by the Ibank included in the application
20 and is seeking your approval to move forward with
21 the adoption of the bond ordinance. At this
22 point, we'll entertain any questions you may
23 have.

24 MS. SUAREZ: So I will piggyback off
25 of Mayor Gusciora's comments. So I completely

1 understand how this is necessary. I completely
2 understand that this will help with relationships
3 with Ewing. My concern is just the city being
4 able to get the full five votes from the council
5 to make sure that this actually moves forward,
6 right, because as we know, this is completely
7 outside of Trenton's boundaries, yet, it needs
8 necessitates Trenton council votes to get this
9 done since it's Trenton Water Works. Can you
10 touch upon where that sits right now?

11 MR. GUSCIORA: I can answer that.
12 Yes, we do have strained council relations and
13 there's a couple of council members that are
14 adamantly opposed to any improvements, not only
15 in the City of Trenton, but Ewing for that
16 matter.

17 This is something that we have to
18 fight for and the mayor of Ewing and residents
19 are prepared to come to our council meetings to
20 make the case, but every council person
21 ultimately shops at the Shoprite on Olden Avenue,
22 goes to the Home Depot. They've seen the roads
23 have been blocked.

24 It's really disruptive, and you
25 would have to really put your head in the sand

1 not to realize what we're doing. And also, most
2 importantly, we're under ACO with DEP and the
3 surrounding towns have said to us that we can't
4 manage our own affairs. They'd like a regional
5 utility.

6 So our counsel has to make the
7 choice, do we want DEP or the surrounding towns
8 to take us over, or do we want to do what we're
9 obligated to do is run an efficient water works
10 department and that takes care of all the
11 municipalities, not just the ones that are on
12 your block, but it will be a challenge no doubt.

13 MS. SUAREZ: Fair enough. Thank you
14 for addressing that. I'm assuming just, as far
15 as paying for this, would it all be done through
16 rate increases or is that the anticipation?

17 MR. GUSCIORA: In theory, yes. And
18 all five municipalities would be paying it off,
19 not just Trenton or not just Ewing and we make
20 repairs, we're obligated to make repairs on all
21 five service municipalities.

22 MS. SUAREZ: So as far as just the
23 net debt of the city, I know a few years back,
24 there were concerted efforts to kind of bring
25 down the total percentage. Can you maybe give me

1 an update as to where that currently sits? I
2 think are we around the six percent mark?

3 MR. JOHNSON: That's exactly -- Neil
4 is on the line now, but that's exactly where
5 we're at right now. I think six percent exactly
6 is the number.

7 MS. SUAREZ: Any kind of efforts to
8 kind of bring that down? I'm always happy to
9 assist any way the division can. I know we're
10 kind of high. I know we did bring it down a few
11 years back, just looking to see how that's
12 shaping up and what the projections look like.

13 MR. JOHNSON: I'll speak first and
14 I'll let anyone from the city who might want to
15 chime in thereafter. We haven't really moved
16 forward with a capital general improvement bond
17 ordinance in a while. Pretty much all the
18 ordinances have been utility ordinances which
19 have no impact.

20 As you may recall, last year, the
21 city went through all of its outstanding
22 ordinances that had not yet borrowed any money
23 and it repealed and canceled about 30 million
24 dollars of appropriations in an attempt to reduce
25 the net debt, so there have been periodically,

1 more recently, things that were done to kind of
2 look at the city's net debt profile and make
3 changes where appropriate.

4 And I think for the most part,
5 what's currently outstanding, projects that are
6 forthcoming, so there's not really much room to
7 cut further. You know, so I'm sure the city is
8 looking at efforts to increase their tax base and
9 do other things, but we're not -- the city is not
10 coming down here more than once a year for a
11 capital ordinance, even though, as you know, the
12 city's infrastructure is as such that they
13 probably need to come down more frequently and
14 borrow money to finance equipment upgrades and
15 things of that nature.

16 They've done all they can to
17 minimize that because their net debt limit is
18 somewhat high. I'm not sure if anybody from the
19 city wants to chime in on that.

20 MR. GUSCIORA: I just want to add to
21 that. Director, not to put the cart before the
22 horse, but as we all know, the feds are talking
23 about an infrastructure bill that would take care
24 of a lot of lead service line replacement.

25 And since that's involved with a lot

1 of our debt, we're hopeful that there will be
2 monies available so that will avoid further
3 capital expenses that will get us further in
4 debt, so we're hopeful that the Ibank and
5 other -- we've pursued all financial strategies
6 and we'll continue to do so, but we're hopeful
7 that in the future our debt will actually go down
8 because of what the feds are doing and also the
9 mercury recovery plant.

10 MR. JOHNSON: Director, I think
11 that's an important statement to make. Because
12 although the lead service line debt does not
13 impact the city's net debt because it's being
14 financed through the water utility. At some
15 point, if they keep borrowing through the
16 utility, it could not be self-liquidating and
17 impact the net debt.

18 So any financing that could come
19 from the federal government for infrastructure to
20 reduce the utility's debt would also be
21 assisting, helpful to the city going forward
22 making sure that doesn't impact the net debt from
23 the utility debt.

24 MS. SUAREZ: Fair enough. I know
25 we're all looking for more money from the feds,

1 right?

2 MR. GROSSMAN: Yeah. The only thing
3 I would add to that is that the city's currently
4 outstanding general improvement debt calls for
5 principal paydowns of about 17 million dollars in
6 '22 and again in '23, and then it drops off
7 pretty dramatically after that.

8 So if they don't add a whole lot of
9 new money general improvement ordinances, you're
10 going to see the net debt drop over the next year
11 or two through those paydowns.

12 MS. SUAREZ: Thank you for that. I
13 do not have any additional questions. Do any
14 board members or members of the public have
15 questions?

16 MS. RODRIGUEZ: Director, I would
17 like to make a comment. Coming from your city,
18 not a board in terms of water treatment and
19 provision of quality water, drinking water, I
20 think this is really responsible, the action of
21 City of Trenton has taken because the water works
22 and it is their responsibility to replace those
23 mains when you have damage in the infrastructure,
24 especially in a busy area like that, it causes
25 havoc.

1 And I imagine that the residents of
2 the City of Trenton frequent the Home Depot and
3 the Shoprite as they were saying, so I'm positive
4 on this and I just want to commend the city for
5 moving forward on this.

6 MS. SUAREZ: Thank you, Idida.
7 Agreed. Hearing no other comments or questions,
8 do I have a motion?

9 MS. RODRIGUEZ: I make a motion.

10 MR. CLOSE: Second.

11 MR. BENNETT: Miss Suarez?

12 MS. SUAREZ: Yes.

13 MR. BENNETT: Mr. DiRocco?

14 MR. DIROCCO: Yes.

15 MR. BENNETT: Mr. Close?

16 MR. CLOSE: Yes.

17 MR. BENNETT: Mr. Avery?

18 MR. AVERY: Yes.

19 MR. BENNETT: Miss Rodriguez?

20 MS. RODRIGUEZ: Yes.

21 MR. BENNETT; Mr. Blee?

22 MR. BLEE: Yes.

23 MR. BENNETT: Motion approved.

24 MS. SUAREZ: Next on the agenda. We
25 have Eatontown Board of Education. Do we have

1 Miss Litzebauer?

2 MS. LITZEBAUER: Yes, I'm here.

3 MS. SUAREZ: If we can get everyone
4 sworn in.

5 (At which time those wishing to
6 testify were sworn in.)

7 MS. SUAREZ: Miss Litzebauer, are
8 you going to be presenting?

9 MS. LITZEBAUER: I think Andrea Kahn
10 will be from McManimon.

11 MS. KAHN: I'm Andrea Kahn from
12 McManimon, Scotland and Baumann. We are bond
13 counsel for the Eatontown Board of Education.
14 Laurie Youngclaus, the business administrator,
15 board secretary is here as is Heather Litzebauer
16 from NW Financial, the financial advisors and
17 Brian Lavin from DC Energy, the energy savings
18 company or ESCO.

19 This application is to seek the
20 approval of the Local Finance Board for the
21 adoption of the School Energy Savings Obligation
22 Refunding Bond Ordinance in an amount that will
23 not exceed \$5,250,000. This is to authorize and
24 issue bonds to fund energy conservation measure
25 improvements pursuant to the Energy Savings

1 Improvement Program Law, N.J.S.A. 18A:18A-4.6 and
2 the School Refunding Bond Law which is N.J.S.A.
3 18A24-61.1.

4 The district has followed the energy
5 savings improvement process. They had an audit
6 of their facilities. They determined to use the
7 services of an ESCO whom they selected through
8 competitive contracting and they selected DCO
9 Energy to assist them with the development of the
10 plan and the implementation of the plan.

11 The board appointed Whitman as its
12 independent verification agent to verify the
13 energy savings. Whitman issued its report which
14 was sent to the Board of Public Utilities with
15 the plan and the BPU approved that plan on June
16 16th. And then the Board of Education determined
17 that the plan of savings would cover the cost of
18 the improvements and they approved that plan on
19 June 21st.

20 These improvements include LED
21 lighting, an energy management system upgrade,
22 mechanical improvements and combined heat and
23 power. The projected savings from the plan is
24 \$5,878,000. And the total costs are \$4,736,000.
25 The savings in each year will cover the cost of

1 the debt service payments by at least \$2,400, and
2 we anticipate the cumulative net savings would be
3 \$48,000. We'll be happy to answer any questions
4 that you might have.

5 MS. SUAREZ: Thank you, Miss Kahn.
6 It's my understanding, from reading the
7 application, this is actually impacting four of
8 the schools. Is that accurate?

9 MR. LAVIN: That is correct.

10 MS. SUAREZ: And then I guess, in
11 just quick layman's terms, I heard you go over a
12 little bit in the application, but can you tell
13 me exactly what some of these improvements are
14 actually doing?

15 MR. LAVIN: I can take that
16 question. So currently at the schools, they do
17 have infrastructures, roof top is one of the main
18 priorities was that these roof top units are
19 aging. They're getting to the point where
20 they're going to be need to replaced in the next
21 few years.

22 Normally that cost would be born by
23 the taxpayers. Through this program, we're able
24 to replace many of those roof top units at no
25 cost to the taxpayer paid back through the energy

1 savings. In addition to that, they're putting in
2 new LED lighting in all classrooms bringing them
3 up to code, making them nice and bright and good
4 classroom experience for its students as well.

5 And on the green energy side of it,
6 we're also including solar panels at the schools
7 to generate power on site. We've got a solar PPA
8 at a very favorable rate. That's going to save a
9 lot of money for the school district as well.

10 MS. SUAREZ: Thank you for that. I
11 think that's all of my questions. Does anyone
12 from the board or any members of the public have
13 questions? Hearing none, do we have a motion?

14 MR. AVERY: Motion.

15 MS. RODRIGUEZ: Second.

16 MR. BENNETT: Miss Suarez?

17 MS. SUAREZ: Yes.

18 MR. BENNETT: Mr. DiRocco?

19 MR. DIROCCO: Yes.

20 MR. BENNETT: Mr. Close?

21 MR. CLOSE: Yes.

22 MR. BENNETT: Mr. Avery?

23 MR. AVERY: Yes.

24 MR. BENNETT: Miss Rodriguez?

25 MS. RODRIGUEZ: Yes.

1 MR. BENNETT: Mr. Blee?

2 MR. BLEE: Yes.

3 MR. BENNETT: Motion approved.

4 MS. KAHN: Thank you very much.

5 MS. SUAREZ: Good luck. Next on the
6 agenda, we have Carneys Point, the township's
7 sewer authority.

8 MR. WINITSKY: Good afternoon. Jeff
9 Winitzky from Parker McCay, bond counsel to the
10 Sewage Authority. I'm not sure if anybody else
11 is on. Perhaps is Tim Keel, he's the CFO of the
12 authority or maybe Mike Welding, the auditor?
13 Hearing none, I will go at alone as I did earlier
14 this morning, which is not a problem.

15 So we are here today seeking
16 positive finding pursuant to N.J.S.A. 40A5-6 for
17 the issuance by the authority of its \$330,000
18 project notes. The proceeds of which are being
19 used to refinance certain notes of the authority
20 that were issued in September of last year. We
21 would use the proceeds of these notes together
22 with available funds of the authority in the
23 amount of \$110,000 to do so.

24 The original notes were actually
25 issued in 2017 for the purpose of conducting

1 certain improvements and repairs to the
2 authority's sewer system. The only reason that
3 we're appearing before the Local Finance Board
4 today is we are beyond the three year renewal
5 term for which we would only need to do a letter
6 filing to the board.

7 Because we're beyond that period, we
8 would have to do a formal application seeking
9 positive findings. The notes were intended to be
10 paid down over a period of years. We're very
11 close to doing that. This is sort of an
12 administrative function. As I mentioned, the
13 notes will be in an amount of \$330,000 to be
14 issued for a period of one year.

15 We expect to issue the notes on a
16 competitive basis and seek proposals for
17 purchase. As I mentioned earlier, this is purely
18 administrative, so we're happy to answer any
19 questions about the notes or about the original
20 projects or even the security for the notes which
21 is revenue of the authority together with a
22 service contract that they have with the Township
23 of Carneys Point, as most sewage authorities and
24 water authorities do, so happy to answer any
25 questions that you might have.

1 MS. SUAREZ: Thank you. Mr.
2 Winitzky, just so I understand, the way that this
3 kind of read to me, was that this is going to be
4 layering into debt that is anticipated to fall
5 off. Is there no anticipation of increase in
6 rates for this?

7 MR. WINITSKY: No, none. This was
8 intended to be amortized over a term of years.
9 It's actually gone down in principal every year,
10 so no rate increases are expected.

11 MS. SUAREZ: Okay. That's it for
12 me. Does anyone from the board or members of the
13 public have any questions? Hearing none, do we
14 have a motion?

15 MR. AVERY: So moved.

16 MS. RODRIGUEZ: Second.

17 MR. BENNETT: Miss Suarez?

18 MS. SUAREZ: Yes.

19 MR. BENNETT: Mr. DiRocco?

20 MR. DIROCCO: Yes.

21 MR. BENNETT: Mr. Close?

22 MR. CLOSE: Yes.

23 MR. BENNETT: Mr. Avery?

24 MR. AVERY: Yes.

25 MR. BENNETT: Miss Rodriguez?

1 MS. RODRIGUEZ: Yes.

2 MR. BENNETT: And Mr. Blee?

3 MR. BLEE: Yes.

4 MR. BENNETT: Motion approved.

5 MR. WINITSKY: Thank you very much.

6 MS. SUAREZ: Thank you. Next up, I

7 think we have the Union County Improvement

8 Authority. Do we have Mr. Draikiwicz?

9 MR. DRAIKIWICZ: I am here. I think

10 we have a few others joining us.

11 MS. SUAREZ: If we can get everybody

12 to say something so we can see them on the screen

13 and then we get them sworn in.

14 MS. TAYLOR: Good morning. It's

15 Bibi Taylor.

16 MS. MAHR: Good morning. It's

17 Colleen Mahr, the mayor of Fanwood.

18 MS. HARRIS: Good morning. It's

19 Rayna Harris, business administrator for Fanwood.

20 MR. DRAIKIWICZ: And I guess that's

21 our team for today.

22 MS. TAYLOR: I think Mike Hanley is

23 on the call, but he hasn't identified himself.

24 We'll see where that goes.

25 (At which time those wishing to

1 testify were sworn in.)

2 MR. DRAIKIWICZ: Thank you,
3 Director. May I proceed?

4 MS. SUAREZ: Absolutely.

5 MR. DRAIKIWICZ: The Union County
6 Improvement Authority proposed to issue its bonds
7 and notes in an aggregate principal amount not to
8 exceed 8 million dollars. The proceeds of which
9 will be utilized to purchase land and then to
10 construct a new 17,000 square foot Department of
11 Public Works facility on such land. The project
12 will be undertaken in two phases.

13 The first phase is to acquire the
14 site upon which the facility will be located and
15 undertake the design of that facility and it's
16 anticipated that that phase will be undertaken by
17 the issuance of two year notes by the Improvement
18 Authority. The second phase would be to
19 refinance those notes and then to construct the
20 facility and that will be done by the issuance of
21 the authority's bonds as well.

22 The bonds will be secured by a lease
23 agreement between the authority and the borough
24 pursuant to which the lease payments under that
25 lease will be sufficient to pay the debt service

1 on the notes and or bonds. In addition, the
2 authority's bonds will be secured by a guarantee
3 by the Borough of Fanwood. That is the legal
4 structure and what the authority and borough
5 intend today do.

6 We hereby request positive findings
7 in connection with the project financing as well
8 as the borough guarantee. We would be happy to
9 answer any questions you may have at this time of
10 course.

11 MS. SUAREZ: Thank you, Mr.
12 Draikiwicz. I know when we spoke last that
13 Fanwood wasn't exactly sure if it was going to be
14 utilizing the Improvement Authority as its actual
15 project manager. So if we could maybe walk
16 through that a little bit and also discuss the
17 municipality does phase one through the
18 Improvement Authority and does phase two
19 separately or on its own.

20 What does that kind of look like?
21 Refunding the bond for the \$2 million piece
22 general obligation? If we can walk through that
23 scenario, or if Fanwood has further
24 clarifications to how they're looking to proceed,
25 that would be wonderful, too.

1 MR. DRAIKIWICZ: I'm not sure if the
2 mayor or Michael Hanley would like to respond to
3 that question.

4 MR. HANLEY: We will use the
5 Improvement Authority for the take out
6 regardless. The question is, as we go through
7 the design, what actual project management will
8 be.

9 MR. DRAIKIWICZ: The first phase,
10 Director, is really going to be the acquisition
11 of the site and secondly, would be the design of
12 the facility which will be considered on the
13 borough. They haven't worked out the specifics
14 as to how that will be allocated at the present
15 time.

16 MS. SUAREZ: Okay. So either way,
17 if they move forward, so planning phase being
18 under the Improvement Authority and then should
19 they decide not to go with the Improvement
20 Authority as the project manager, they're still
21 anticipating leaving that first 2 million as
22 under the Improvement Authority?

23 MR. DRAIKIWICZ: The authority would
24 be definitely issuing the first phase. That's
25 definitive by the issuance of its notes. And

1 right now, the approximation of that note is
2 maybe around 2 million dollars, but it has not
3 been finalized yet.

4 And the reason for the authority and
5 the borough doing it in this phase is that they
6 wanted to save some costs to not issue the entire
7 8 million dollars at this time. So when they are
8 ready, they would rather do it with the project
9 being a more formalized position.

10 They thought it would be
11 advantageous to waiting that time so they do not
12 need to incur debt service costs during this time
13 frame.

14 MS. SUAREZ: Okay. And then I know
15 we also talked about it previously, but if we
16 could just walk through for all the board
17 members, I know we addressed the slightly
18 non-conforming nature of the schedule. And I
19 know Mike believes that since it's all level
20 debt, that it's technically conforming.

21 As far as the principal payment is
22 going from 180 to 395,000 so the debt technically
23 doesn't kind of fall off as we move through the
24 years. If we could walk through what that looks
25 like.

1 MR. HANLEY: Sure. So I agree, that
2 it's not conforming. What I was trying to
3 describe is that it's easy to structure your debt
4 service in a conforming manner when you're
5 financing something out of a shortness of a life.
6 Something with a long useful life, it creates a
7 very downward sloping debt service schedule.

8 It's a math problem. Because of the
9 number of years and the way it amortized the
10 debt. Because this is an asset that is going to
11 exist for 30 years, it makes sense to finance it
12 and pay it off over that time which is very
13 common in long term projects.

14 MS. SUAREZ: No, I got that. I
15 guess I never saw decreasing debt as a financing
16 problem. So okay. Do any members of the board
17 or members of the public have any additional
18 questions? Hearing none, do we have a motion?

19 MR. AVERY: So moved

20 MR. BLEE: Second.

21 MR. BENNETT: Miss Suarez?

22 MS. SUAREZ: Yes.

23 MR. BENNETT: Mr. DiRocco?

24 MR. DIROCCO: Yes.

25 MR. BENNETT: Mr. Close? Mr. Avery?

1 MR. AVERY: Yes.

2 MR. BENNETT: Miss Rodriguez?

3 MS. RODRIGUEZ: Yes.

4 MR. BENNETT: Mr. Blee?

5 MR. BLEE: Yes.

6 MR. BENNETT: Mr. Close again? We
7 have five votes without Mr. Close. So motion
8 approved.

9 MR. DRAIKIWICZ: Thank you, Director
10 and the other members of the board for your
11 positive findings and your connection with the
12 transaction. Much appreciated by the authority
13 and the borough.

14 MS. MAHR: Thank you very much.

15 MS. SUAREZ: Good luck. I think
16 next up we have Middlesex County Utilities
17 Authority.

18 (At which time Mr. Mapp joins the
19 hearing.)

20 MR. LANGHART: Good afternoon,
21 Director.

22 MS. SUAREZ: Hello.

23 MR. MARINIELLO: Good afternoon.
24 Dan Mariniello.

25 MR. LANGHART: We also have Karen

1 Levenson, the CFO from the authority and
2 executive director, Joe Cryan on.

3 (At which time those wishing to
4 testify were sworn in.)

5 MR. LANGHART: Thank you for hearing
6 our application. The Middlesex County Utilities
7 Authority is here making application for the
8 issuance of not to exceed 11 million dollars in
9 sewer revenue bonds for the acquisition of an
10 existing solar array which is on the property of
11 the authority right now.

12 The bonds will be paid back over a
13 five year period. It will be issued on a
14 subordinate and a taxable basis. The reason that
15 the authority is doing this, is they currently
16 have an existing PPA contract with the solar
17 provider that has a buyout provision in the 6th
18 year which is where we are now.

19 If we were not to buy out the
20 contract, and acquire the solar array ourselves,
21 the operational costs increase dramatically over
22 the life of the contract. Even though it's a
23 short payback on the bonds, a five year period,
24 approximately two million dollars a year, the
25 avoidance of the operational costs that we will

1 incur, we were not to acquire the array, and the
2 revenue that we will obtain from selling the
3 SRECs that we can get from the solar array should
4 make the project cash flow neutral to the
5 authority for the five years.

6 And then after that, it will be cash
7 flow positive to the tune of about a million and
8 change every year from the avoidance of the
9 operational costs. It's a pretty straight
10 forward application. If you have any questions,
11 we're happy to answer anything you might have.

12 MS. SUAREZ: Thank you very much. I
13 know that I had the ability, along with some of
14 the board staff to meet with you guys prior to
15 the actual board meeting so we can kind of go
16 over the structure since this is a little bit
17 different of a project than we typically see come
18 before the board.

19 So it was kind of astounding to me
20 to see some of the cost savings, just how high it
21 was going to be jumping from this year to next
22 year for your solar usage. So if you could just
23 highlight a little bit of that again for the
24 board members because I think that is something
25 worth counting.

1 MR. LANGHART: Karen, are you able
2 to address that?

3 MS. LEVENSON: Sure. Let me get my
4 notes out. Sorry about that. Here it is. So
5 the operational fees as are outlined in our
6 current power purchase agreement would run
7 approximately 1.2 million dollars a year for the
8 next year seven through 15. And that includes
9 everything.

10 It includes O&M costs, insurance,
11 general administrative costs, a commission for
12 them selling the SRECs which are the solaray
13 energy credits that are generated. There's a
14 monthly reporting fee, there's some equipment,
15 there's a management fee, on site supervision and
16 then some maintenance and plowing costs.

17 So all of those various things
18 together come to be about 1.2 million dollars a
19 year. In addition to that, we also pay \$400,000
20 a year now currently for the solar power that is
21 generated. We are paying at a rate of 6.9 cents
22 per kilowatt hour. And in the event that we do
23 not purchase this system, the rate would jump to
24 the current utility rate less one cent.

25 We have energy consultants to advise

1 us on that. A Google search last week told me
2 that the energy rate in this area is
3 approximately 12.41 cents, so that would jump
4 this up to 11.41 cents per kilowatt hour, which
5 is not quite double, but it's close. It's a
6 significant increase in the cost of the power.

7 And then again, with the SRECs
8 revenue, we are not currently receiving that as
9 we are not the owners of the system. So once we
10 are the owners of the system, the SRECs revenue
11 will be the authority's to keep. Currently,
12 again, we have an energy expert that would advise
13 us as we were in the position to sell.

14 Currently, they are trading at about
15 \$235 per SRECs. So again, as bond counsel
16 mentioned, all of those things together put us in
17 a positive cash position of approximately 2
18 million dollars a year, give or take, which is
19 why we feel we will be in a cash flow neutral
20 position and those cost avoidances and the
21 additional revenue would off set the debt
22 service.

23 MR. LANGHART: Just to add,
24 Director, I think we mentioned on the call.
25 These contracts are designed to be almost bought

1 out after six years because that's when the tax
2 credits to the solar provider expire. They
3 really have no incentive to say in the deal.
4 That's why they get structured this way.

5 MS. SUAREZ: Yes. I do remember
6 that. Thanks for reiterating. And Miss
7 Levenson, maybe you could go over a little bit
8 how the utilities authority benefitted from the
9 panels in the first 10 years since the
10 installation. Has it even been a full 10 years
11 yet?

12 MS. LEVENSON: We're in year six
13 right now. The panels provide power to our
14 administration building. That's a small field.
15 There's actually two solar fields on our
16 property. The larger field powers part of our
17 central treatment plant. It powers part of our
18 Edison pumping station which is one of the large
19 stations that brings the waste water flow into
20 the treatment plant.

21 And it also provides power to the
22 Middlesex County Fire Academy, which is not owned
23 by the Middlesex County Utilities Authority.
24 It's owned by the County of Middlesex. We do
25 have a shared services agreement with the county

1 wherein they purchase the energy from us. As I
2 mentioned earlier, we are paying 6.9 cents per
3 kilowatt hour to the solar company.

4 We are getting paid by the county,
5 7.2 cents per kilowatt per hour. The additional
6 tiny fraction is to cover administrative costs on
7 our end. We also receive rental income from the
8 county. Approximately, \$1,000 per month. And
9 that is a 25 year lease with the county.

10 And also as part of the shared
11 services agreement, the county agrees to enter
12 into a new agreement with us after purchase for
13 appear period of not less than 19 years. That
14 would bring us to the 25 year mark, which is the
15 estimated life of the systems. Yes. And the
16 system has been recently inspected and found to
17 be in very good condition, so there are no
18 operating concerns at this time.

19 So it has been quite good for us to
20 be using the solar power. Of course it allows us
21 to purchase less electricity from JCP&L, and
22 that's always a good thing because we're buying
23 the solar at a cheaper rate than we would be
24 paying JCP&L for the same power. And of course
25 we're going green, which is always good.

1 MS. SUAREZ: Yes. It's a twofer.

2 MS. LEVENSON: It is.

3 MS. SUAREZ: Last question. I know
4 we've also spoken about this previously. If we
5 can just discuss, I know you consulted with one
6 lender regarding the financing, which I do
7 understand, I think the utilities authority
8 already has prior relationships with.

9 But if we can just kind of go
10 through the process and why that was done because
11 I'm sure other board members will have the same
12 question.

13 MR. LANGHART: I should have said
14 that we plan on selling the bonds as a private
15 placement to a bank and that's what Dan had
16 marketed.

17 MR. MARINIELLO: We had spoken to
18 Amboy Bank originally just because of the
19 relationship that they have and that they're just
20 generally interested in this kind of security.
21 But the real reason for getting to that point was
22 the authority has a bond indenture that they must
23 follow if they're issuing bonds regularly through
24 a public offering.

25 And that indenture requires, the

1 major thing that it requires that we were trying
2 to avoid is a significant reserve fund and
3 there's really no reason to have a reserve fund
4 for this particular issue because it's covered
5 by, we have enough revenues from the system to
6 cover the debt.

7 In fact, we were looking at even
8 going out longer term, but we can see clearly we
9 can cover this debt over just five years which
10 really worked out well. We're getting a
11 significantly lower rate and amortizing the bonds
12 over a shorter period of time, but Amboy Bank's
13 rate that we have been working with, and it's
14 important to be able to negotiate this with them
15 was because of two reasons.

16 One, we wouldn't have to have a
17 significant reserve fund which would have added
18 another million dollars or so to the bonds. And
19 it also allows, us if we should choose, to do it
20 as a taxable deal. Why that might be important
21 is we're borrowing at such low rates, and if we
22 were so choosing to invest any of the bond money
23 for a period of time, we wouldn't be limited to
24 what we could invest in.

25 So as to be able to get the highest

1 rate we could in an investment of those
2 securities, but it worked out well we had the
3 opportunity to do it this way as opposed to a
4 public offering, which actually wouldn't have
5 saved us any real money because of all the
6 underwriting costs and costs printing an OS and
7 getting a rating and all those additional costs.

8 It actually is working out better
9 for us to do it as a private placement for all
10 those reasons. And we felt that the rate that
11 Amboy started having discussions with us was a
12 good rate. It's basically the five year treasury
13 rate which today is 0.8.

14 So we do anticipate before we
15 actually consummate the deal with Amboy, making
16 sure that we've tested the market and seen what
17 other rates are out there. So this was important
18 for us to know where we were starting from.

19 MS. SUAREZ: Thank you. That
20 concludes my questions. Any board members or
21 members of the public have questions? Hearing
22 none, do I have a motion?

23 MR. AVERY: Move.

24 MR. CLOSE: Second.

25 MR. BENNETT: Miss Suarez?

1 MS. SUAREZ: Yes.

2 MR. BENNETT: Mr. Mapp?

3 MR. MAPP: Yes.

4 MR. BENNETT: Mr. Close?

5 MR. CLOSE: Yes.

6 MR. BENNETT: Mr. Avery?

7 MR. AVERY: Yes.

8 MR. BENNETT: Miss Rodriguez?

9 MS. RODRIGUEZ: Yes.

10 MR. BENNETT: Mr. Blee?

11 MR. BLEE: Yes.

12 MR. BENNETT: Motion approved.

13 MR. LANGHART: Thank you very much.

14 MS. SUAREZ: Next on the agenda we
15 have the Hudson County Improvement Authority.

16 MR. LEE: Hi. My name is Bakari Lee
17 from McManimon, Scotland and Baumann, bond
18 counsel to the Hudson County Improvement
19 Authority with respect to this matter. We should
20 also have with us Kurt Cherry, the CFO executive
21 director of the Hudson County Improvement
22 Authority.

23 As well we should also have with us
24 Jonathan DeJoseph from West New York, Tammy Zucca
25 from Union City, Donna Mauer from Bayonne, Lisa

1 Toscano from Weehawken. These are the borrowers
2 for this particular serious of the note pool
3 program which I'm aware that you are very
4 familiar with.

5 (At which time those wishing to
6 testify were sworn in.)

7 MS. SUAREZ: Mr. Lee, take it away.

8 MR. LEE: Thank you, Director.

9 Again, you are very aware of this note pool
10 program. It is a note pool program of the Hudson
11 County Improvement Authority designed to enhance
12 the credit access of the local units of the
13 County of Hudson into the short term debt market.

14 The program is back stopped by the
15 county guarantee of the county of Hudson which
16 provides for a much better credit rating than the
17 local municipalities or local units would be able
18 to achieve on their own. Again, the borrowers in
19 this serious are West New York, Union City,
20 Bayonne, Weehawken and the Weehawken Parking
21 Authority and we have representatives from each
22 relative to that.

23 The program has been extremely
24 successful over the years that it has been in
25 existence. It enables the local units access to

1 the short term debt market at a much lower
2 interest rate than they would otherwise be
3 available to access on their own. They do not
4 need the support of this kind of program for the
5 long term bond market because the local units
6 benefit from the Municipal Qualified Bond Act,
7 which is back stopped by state aid.

8 This program has been very
9 successful over the years for the short term debt
10 market for the local units. This current issue
11 is a 65,721,000 county guarantee pooled note.
12 That also includes project notes of the Weehawken
13 Parking Authority to the tune of about
14 \$12,435,000.

15 The notes are being issued for a
16 series of purposes relative to each specific
17 borrower. And where applicable, the borrowers
18 are making the statutory limit required pay downs
19 pursuant to the Local Bond Law. So this
20 application is before you in accordance with the
21 Local Fiscal Authorities Control Law as well as
22 Section 80 of the County Improvement Authorities
23 Law.

24 So we would be glad to answer any
25 particular questions you may have including

1 relative to any other particular borrowers.

2 MS. SUAREZ: Thank you, Mr. Lee. I
3 am somewhat familiar with the pooled notes
4 program that Hudson County has. I just have
5 probably one general question that I think has
6 been ask said previously, and especially in
7 today's market.

8 Given the interest rate environment
9 that we've currently in, are the participants,
10 have they given any serious consideration to
11 permanently financing some of these notes just
12 given the amazing rates that we're seeing right
13 now?

14 MR. LEE: Sure. The rates that
15 we're experiencing here for this note pool
16 program are also extremely low. They're powered
17 and realized economy to scale through the program
18 are beneficial to each individual, each
19 individual borrower under the program.

20 And thus, they have determined to
21 remain with the program notwithstanding the low
22 interest rates, I should say, in the market. I
23 believe we also have Nick Wilenchenski from NW
24 Financial and Mike Hanley may also be on from NW
25 Financial who are the, as you know, are the

1 municipal advisors to the Improvement Authority
2 as well as some of the borrowers, so they may
3 have a little bit more perspective to share
4 relative to the market.

5 MR. HANLEY: Each of the
6 municipalities have gone out for long term debt
7 on a number of issues and continue to do so, but
8 they also continue to have needs that are remain
9 funded in the current market. So every year or
10 every other year, each of those towns are
11 permanently financing and then replacing what has
12 been permanently financed the notes.

13 MS. SUAREZ: Mr. Hanley, how long
14 did the municipalities technically stay in the
15 program? I know it's probably depending on what
16 they're actually pooling, but on average?

17 MR. HANLEY: You know, it's
18 different at different times. Usually, notes
19 stay in the program for a few years and get
20 permanently financed and back filled with new
21 notes. Much like, municipalities all over the
22 state do.

23 MS. SUAREZ: Absolutely. That's
24 partially where my question was coming from. I
25 get that all the interest rates are great,

1 whether notes or bonding right now, but if
2 they're permanently financed sooner rather than
3 later while the rates are very low and
4 anticipated to go up in the next year possibly.
5 That is something that's been contemplated yet by
6 some of the municipalities participating in the
7 pooled notes program.

8 MR. HANLEY: Yeah. I mean, the goal
9 of them have anticipated and have done
10 permanently financing, just not for all of the
11 temporary stuff that are outstanding. It's a
12 budget management and debt management issue.

13 MS. SUAREZ: And Miss Zucca, I think
14 you had your hand up at one point.

15 MS. ZUCCA: I did. Thank you,
16 Director. Mike basically answered how I was
17 going to answer. Union City itself, we did
18 permanently finance about 44 million of our notes
19 back in February of this year. The only ones we
20 have left really are special emergency notes
21 which will be paid off in five years or probably
22 four now because I believe we issued them last
23 year and we do have minimal bonds, minimal notes
24 left.

25 But, yeah, I just wanted to put that

1 out there, that, you know, we did take advantage
2 of the bond market this year and we funded a big
3 portion of our notes. And we do look at them,
4 you know, every year during these note programs,
5 so just to see what else we can fund.

6 MS. SUAREZ: Thank you. I
7 appreciate that. I do not have any other
8 questions. Any members of the board or members
9 of the public? Hearing none, do we have a
10 motion?

11 MS. RODRIGUEZ: I make a motion.

12 MR. MAPP: I'll second it.

13 MR. BENNETT: Miss Suarez?

14 MS. SUAREZ: Yes.

15 MR. BENNETT: Mr. Mapp?

16 MR. MAPP: Yes.

17 MR. BENNETT: Mr. DiRocco?

18 MR. DIROCCO: Yes.

19 MR. BENNETT: Mr. Close?

20 MR. CLOSE: Yes.

21 MR. BENNETT: Mr. Avery?

22 MR. AVERY: Yes.

23 MR. BENNETT: Miss Rodriguez?

24 MS. RODRIGUEZ: Yes.

25 MR. BENNETT: Mr. Blee?

1 MR. BLEE: Yes.

2 MR. BENNETT: And Mr. Light is
3 absent. Motion approved.

4 MS. ZUCCA: Thank you, Director.

5 MS. SUAREZ: I think we are sticking
6 with the Hudson County Improvement Authority and
7 we will turn to the Township of Weehawken Port
8 Imperial Redevelopment Project.

9 MR. LEE: Hi. Again, Bakari Lee
10 from McManimon, Scotland and Baumann on behalf of
11 the Hudson County Improvement Authority with
12 respect to this matter. This matter is a
13 refunding request for the 2011 Port Imperial
14 bonds that were issued the Hudson County
15 Improvement Authority.

16 It's also my understanding that
17 there was a meeting between several of our
18 professionals and your staff regarding this
19 matter, so I believe there is some awareness of
20 it to this point. Essentially, in 2011, the
21 Improvement Authority issued bonds for the
22 finance of the acquisition and construction of a
23 parking facility in the Township of Weehawken
24 adjacent West New York relative to the
25 comprehensive Port Imperial Redevelopment

1 Project.

2 The parking facility is part of the
3 project. The debt service on the bonds relative
4 to the parking facility would be financed by
5 parking revenues. And as a result of the
6 pandemic and other issues, the revenue stream
7 relative to the parking receipts have been
8 challenged. So this is a current refunding of
9 the 2026, 2031 and 2041 term bonds in the 2011
10 bond issuance.

11 We are also seeking to, and I should
12 also mention that the structure of the
13 transaction is a mirror bond transaction whereby
14 the bond proceeds from the Improvement Authority
15 were utilized to acquire bonds of the township.
16 The proceeds of which, the town used to construct
17 and participate in the project of Port Imperial
18 Redevelopment Project.

19 At that time, the township
20 authorized the useful life of 40 years, although
21 the refunded bonds were issued under a 30 year
22 principal amortization schedule. Customarily in
23 these circumstances, we would have been able to
24 do a refunding without an application to the
25 Local Finance Board.

1 So we are here before you because we
2 are seeking to utilize the full 40 year useful
3 life by extending the amortization schedule for
4 an additional 10 years. This refunding will
5 enable the township to realize annual debt
6 service savings of about \$505,000 and about
7 4.9 million dollars over the term.

8 MR. HANLEY: If I can step in for a
9 second just to kind of give everyone a little bit
10 of a reminder. This is a really important
11 project for the township. It allowed the
12 township to clear surface parking decks.

13 This investment created parking that
14 allowed the ferry to continue to be successful,
15 but also allowed for the development of hundreds
16 of units in Weehawken that would not have been
17 available that were not able to clear the parking
18 decks. The township, because we have a lot of
19 parking revenue that's part of our system as well
20 as court revenue and other revenues, things that
21 are affected by COVID, we were forced to do
22 special emergency notes last year, and we may
23 have to come back again for special emergency
24 notes related to lost revenue.

25 So this extension allows us to take

1 our debt service from a million dollars a year to
2 closer to half a million dollars a year. And
3 that half a million dollars in savings protects
4 us from some of those lost revenues in the short
5 term. It does have incredible present value
6 savings over the life, 40 percent.

7 MS. SUAREZ: Just to highlight that
8 because you were a little soft spoken. That was
9 40 or 45 percent of total savings over the term?

10 MR. HANLEY: I said 40. It's
11 probable lee more like 45.

12 MR. LEE: Being conservative. Far
13 and in excess of three percent might have been a
14 better way to put it.

15 MS. SUAREZ: Just a smidge over.

16 MR. LEE: Just a little bit. So we
17 also do have Lisa Toscano from the township here
18 as well. I believe she was sworn in under the
19 prior matter. So with that, we request your
20 approval.

21 MS. SUAREZ: Thank you very much.
22 I'm glad we highlighted that again. I wanted to
23 make it crystal clear just how much savings were
24 going to be realized here. I am sorry that the
25 mayor could not join us. Please tell him he was

1 missed and we all expect pictures. And if no
2 other board members have any questions or members
3 of the public, then we can look for a motion.

4 MS. RODRIGUEZ: I make a motion.

5 MR. CLOSE: Second.

6 MR. BENNETT: Miss Suarez?

7 MS. SUAREZ: Yes.

8 MR. BENNETT: Mr. Mapp?

9 MR. MAPP: Yes.

10 MR. BENNETT: Mr. DiRocco?

11 MR. DIROCCO: Yes.

12 MR. BENNETT: Mr. Close?

13 MR. CLOSE: Yes.

14 MR. BENNETT: Mr. Avery?

15 MR. AVERY: Yes.

16 MR. BENNETT: Miss Rodriguez?

17 MS. RODRIGUEZ: Yes.

18 MR. BENNETT: Mr. Blee?

19 MR. BLEE: Yes.

20 MR. BENNETT: And Mr. Light is
21 absent. Motion approved.

22 MS. SUAREZ: Thank you all.

23 MR. LEE: Thank you.

24 MS. SUAREZ: Next I think we have
25 the Morris County Improvement Authority coming

1 back as old business?

2 MS. EDWARDS: Hi, Director.

3 MS. SUAREZ: Hi, Miss Edwards. Are
4 you going to be presenting today?

5 MS. EDWARDS: I will be. I believe
6 Matt Jessup will be joining me as well.

7 MR. JESSUP: Good morning, Director.

8 MS. SUAREZ: Is that it? Just you
9 two?

10 MS. EDWARDS: Yes.

11 (At which time those wishing to
12 testify were sworn in.)

13 MS. EDWARDS: Thank you. The Morris
14 County Improvement Authority is seeking positive
15 findings today from the board for a two year
16 extension of the county guaranteed leasing
17 program which would bring the new maturity date
18 to July 31st 2023. The program provides funding
19 for capital equipment to local units within the
20 county.

21 U.S. Bank is the lender and provides
22 funding based on the county guarantee. The
23 program has a 30 million dollar not to exceed
24 limit. Since the implementation of the program,
25 the authority has been able to extend 187 leases

1 to local governments totaling over 58 million.

2 This is a revolving pool, so once
3 the participants pay back the lended amounts,
4 they revolve and become available again for
5 additional leases to local units and school
6 districts and fire districts within the county.
7 We are seeking a two year approval. In previous
8 years, our last extension was a two year
9 approval.

10 Prior to that, we would come to the
11 board for one year approvals. We are seeking
12 another two year approval. I'm hoping that would
13 be okay with the board. We do have several
14 participants that are interested in completing
15 leases this summer. They're all school districts
16 preparing for September, so it's a lot of
17 technology equipment and things of that nature
18 preparing for the new school year. And we can
19 take any questions.

20 MS. SUAREZ: Do any board members
21 have questions or any members of the public? I
22 do not have any additional questions so thank you
23 both for being available.

24 MS. EDWARDS: Thank you.

25 MS. SUAREZ: Do we have a motion?

1 MR. BLEE: Motion.
2 MR. AVERY: Second.
3 MR. BENNETT: Miss Suarez?
4 MS. SUAREZ: Yes.
5 MR. BENNETT: Mr. Mapp?
6 MR. MAPP: Yes.
7 MR. BENNETT: Mr. DiRocco?
8 MR. DIROCCO: Yes.
9 MR. BENNETT: Mr. Close?
10 MR. CLOSE: Yes.
11 MR. BENNETT: Mr. Avery?
12 MR. AVERY: Yes.
13 MR. BENNETT: Miss Rodriguez?
14 MS. RODRIGUEZ: Yes.
15 MR. BENNETT: Mr. Blee?
16 MR. BLEE: Yes.
17 MR. BENNETT: And Mr. Light is
18 absent. Motion approved.
19 MS. EDWARDS: Thank you very much.
20 MS. SUAREZ: Next we have the
21 Monmouth County Improvement Authority.
22 MR. DIROCCO: I'd like to recuse on
23 this matter for the record.
24 MR. DRAIKIWICZ: This is John
25 Draikiwicz joined from Gibbons, bond counsel to

1 the Improvement Authority. And also from the
2 authority we have Doug Bacher from NW Financial.
3 We also should be having joining us the
4 representatives from the 10 municipalities and
5 the two school districts who will be
6 participating in the program, all of which were
7 available for our hearing at 1:10 today, so
8 hopefully most of them are present. And if so,
9 they can be sworn in at this time.

10 (At which time those wishing to
11 testify were sworn in.)

12 MR. DRAIKIWICZ: I'm not sure if
13 this is an opportune time to do a roll call for
14 the other participants, or you want me to
15 proceed, Director?

16 MS. SUAREZ: We can do a roll call
17 quickly. That way if they do speak up or answer
18 any questions, they're already sworn in. That
19 would be fine.

20 MR. DRAIKIWICZ: Aberdeen? Any
21 representatives from Aberdeen Township?

22 MS. MORIN: Hi. How are you.

23 MR. DRAIKIWICZ: Freehold Township?

24 MR. BACHER: Cathy Campbell is
25 supposed to be joining us and maybe because we

1 are a little bit early, she's not on. Cathy is
2 the CFO.

3 MR. DRAIKIWICZ: Hazlet Township?

4 MR. BACHER: We have Robert Phillips
5 on the list, but I guess because, again, we're
6 early, he must not be here.

7 MR. DRAIKIWICZ: Holmdel Township.
8 Holmdel Board of Education? Howell Township?

9 MR. PALAZZO: Lou Palazzo for Howell
10 Township is here, present.

11 MR. SANASAC: Ron Sanasac for Howell
12 Township Board of Ed.

13 MR. DRAIKIWICZ: Manalapan?
14 Matawan? Neptune City? Neptune Township? And
15 Red Bank? Director, would you like me to
16 proceed? I know a number of participants are not
17 present.

18 MS. SUAREZ: We can get started.
19 And hopefully a few of them will join. I know
20 this new trend of being early is really throwing
21 everybody off.

22 MR. DRAIKIWICZ: The Monmouth County
23 Improvement Authority proposed to issue its bond
24 in an amount not to exceed \$23,350,000 to the
25 public. The proceeds of which will be acquired

1 not to exceed 23,353,000 of its own bonds. The
2 proceeds of which will be used to fund the
3 purchase of various items of capital equipment
4 for 10 municipalities and two school districts in
5 the county.

6 The Monmouth County Improvement
7 Authority bonds will be secured by a general
8 obligation lease of each municipality for their
9 respective items and they're also subject to
10 appropriation lease from each school district
11 participating in the program. The Improvement
12 Authority bonds secured by each school district
13 will also be secured by a guarantee by each of
14 their municipalities.

15 And in our situation, it will be
16 guaranteed by their respective shared by Township
17 of Holmdel and with the Township Howell. Those
18 are the two municipalities that are guaranteeing
19 their school districts the debt. The Improvement
20 Authority's debt will also be secured by a
21 guarantee by the County of Monmouth.

22 As part of the application, it
23 included the list of the items and the equipment
24 that was included as well as the ordinances that
25 were part of the transaction, and the county

1 guarantees were also submitted as well. We are
2 hereby requesting positive findings in connection
3 with the private financing as well as the two
4 municipal guarantees and the county guarantees as
5 well. If you have any questions, we'll be more
6 than happy to answer them at this time.

7 MR. BACHER: I would add that the
8 school leases can be no longer than five years.
9 The municipal leases don't go any further than 10
10 years and each entity's maturity schedule is
11 designed around that five year and 10 year
12 schedule and each piece of equipment is amortized
13 within its useful life.

14 MS. SUAREZ: Thank you. That's
15 helpful. So I don't have any questions in
16 particular, Mr. Draikiwicz. Last time we talked
17 about the way that Monmouth County does their
18 pooled notes. I think it was really helpful for
19 me in understanding their structure and how they
20 kind of do that to ensure that each one is kind
21 of siloed so that nobody affects the other.

22 What would be helpful to me if maybe
23 we can go over, I know not everybody is here, but
24 maybe we can go through, I know Howell Township
25 is here. I think I saw Manalapan pop on. I

1 can't remember where Miss Morin is from. If we
2 could go over maybe a brief overview of what
3 their projects look like or what they're actually
4 utilizing the Improvement Authority for in the
5 pooled notes program, that would be helpful for
6 me.

7 MR. DRAIKIWICZ: With that, we have
8 representatives from Aberdeen. Maybe we can go
9 with Aberdeen first.

10 MS. MORIN: Hi. Aberdeen Township,
11 Angela Morin. I'm the CFO. Basically, some of
12 the items that we're going through is mostly for
13 DPW. We have a lot of dump trucks and front end
14 loaders that we're updating. Also, the play
15 scapes at our parks. We're improving all of our
16 parks and we're putting in new play scapes, new
17 equipment there also and then the other item is
18 just our computer equipment.

19 As you know, we always have to
20 update every couple years, even the software goes
21 and you have to improve the hardware, plus we're
22 changing our offices around and we're adding more
23 security items to it, so that's the extent of our
24 portion of our request.

25 MR. DRAIKIWICZ: Thank you, Angela.

1 Unless there is questions on them, we have a
2 representative of Howell. Why don't we do Howell
3 next before we do the Howell Board of Education.
4 So Lou, if you can speak on Howell's behalf, that
5 would be appreciated.

6 MR. PALAZZO: Absolutely. Good
7 afternoon. The main usage of the program, we do
8 use it for our vehicle replacement program to
9 replace a lot of the vehicles that are used up
10 out in the field. Quite a bit of equipment for
11 our police department to replace vehicles on
12 their end as well as the mobile computer
13 replacements that are used in said vehicles, as
14 well as some other server upgrades and some
15 upgrades to our 911 system.

16 As well as some equipment and
17 vehicle truck replacements for our Public Works
18 and sewer department. We like using this program
19 every other year so that we can take benefit of
20 the county's AAA rating, so it's advantageous to
21 the township.

22 MS. SUAREZ: So Mr. Palazzo, how
23 much is Howell actually going to be using of the
24 pooled notes?

25 MR. PALAZZO: As of right now, our

1 estimated borrowing is basically 4.63 million.

2 MS. SUAREZ: Thank you for that.

3 MR. PALAZZO: You're welcome.

4 MR. DRAIKIWICZ: Perhaps we can go
5 to Howell Board of Education next.

6 MR. SANASAC: Hello. Ron Sanasac,
7 business administrator for Howell Township Public
8 Schools. Thank you. We're much the same as some
9 of the others, replacing vehicles, two school
10 buses. It's a million 517 in toto. School buses
11 are 15 year mandatory statutorily have to come
12 off the road, replacing two 15 year old buses, a
13 backhoe, a very large field mower, some
14 maintenance vans that travel around the district
15 and do maintenance on the building, technology
16 upgrade of six year old technology and snow plow
17 equipment and trucks for that. Maintenance of
18 snow and maintenance of the district. I could go
19 more specific, if you would like.

20 MS. SUAREZ: I appreciate that.
21 Thank you very much.

22 MR. DRAIKIWICZ: Then I think we
23 have a representative from Manalapan on board.

24 MS. ADDARIO: Hi. Patricia Addario,
25 CFO for Manalapan Township. We are only

1 financing 620,000 with primarily made up of
2 vehicle replacements as well. We're doing four
3 pick up trucks with plows, a bucket truck. We're
4 doing a truck lift for the maintenance garage.

5 We're doing police SUVs fully
6 outfitted with their computers and cameras and
7 light package, pick up truck, replacements as
8 well and we will upgrade our park with new park
9 equipment.

10 MR. DRAIKIWICZ: I think we saw
11 Catherine Campbell from Freehold Township just
12 join us. Catherine, we are going over the items
13 that are part of your equipment list. Some of
14 the participants have already spoken about their
15 lists. If you can add to that, that will be
16 appreciated.

17 MS. CAMPBELL: Good afternoon,
18 Director. Catherine Campbell with the Township
19 of Freehold. We've been using the Monmouth
20 County Improvement Authority since 2005 and we
21 are basically going for some SUVs, some single
22 axle dump trucks.

23 It will be the last in our fleet for
24 all our snow removal, leaf machines, roll off
25 truck, stump grinder and some F450 dump trucks

1 and an F250 dump trucks.

2 MS. SUAREZ: That's a lot of dump
3 trucks.

4 MS. CAMPBELL: Yes. We have a 233
5 fleet of vehicles and equipment. We have 36,000
6 people, we've got a lot of streets and roads.
7 And when we do have a big storm with the dump
8 trucks and everything else, we also have a
9 recreation department, we have various parks and
10 that type of thing, so the dump trucks, the big
11 single axle dump trucks are going to be -- this
12 will fill out the rest of the inventory and we
13 would not really need anymore of these big dump
14 trucks for 10 years or more.

15 MS. SUAREZ: Understood. Thank you.

16 MS. CAMPBELL: Thank you.

17 MR. DRAIKIWICZ: I think we are
18 fortunate to have Bill Antonides join us, and
19 he's representing the townships of Holmdel and
20 Neptune City. Bill, if you are able to go
21 through the equipment for Holmdel and Neptune
22 City, that would be appreciated.

23 MR. ANTONIDES: The main thing in
24 Holmdel we're looking to get a new aerial
25 platform truck. The current truck that we have

1 is from 2002, and this truck is really impacting
2 the ISO rating and it's causing a lot of concerns
3 with the residents because of the insurance for
4 their homeowners insurance, almost a thousand
5 dollars more per month per resident.

6 Some of the other items we're
7 getting for Holmdel Township again is DPW packer
8 truck. We're replacing a truck from 2003, Public
9 Works vehicles. We're replacing a number of
10 them. They're going back to 2006 and also some
11 trucks, SUVs for the police department. We're
12 replacing 2015 and 2017 Ford Explorers.

13 And for the Borough of Neptune City,
14 we have a 1989 Pierce fire truck that we're
15 replacing. It is well beyond its useful life and
16 it should have been replaced a number of years
17 ago and that's the only thing we're looking for,
18 for Neptune City.

19 MR. DRAIKIWICZ: I'm not sure if
20 there's any representatives from the remaining
21 governmental units. Hazlet, Holmdel Board of
22 Education, Matawan, Neptune Township or Red Bank.
23 Any representatives from those entities, have
24 they joined us yet. I see Bob Phillips.

25 MR. BACHER: And I think Darren

1 McConnell is here from Red Bank.

2 MR. DRAIKIWICZ: Maybe Darren, if
3 you can go over Red Bank's items with the
4 director, that would be appreciated.

5 MR. MCCONNELL: Sure. So there's a
6 few SUVs on here, most of them are from the
7 police department. They're replacing vehicles
8 that are about six years old. We have our police
9 department on a five year rotation.

10 Every five years they rotate their
11 patrol cars down to another department, take them
12 out of the front line. We have a total of 20
13 vehicles so we replace three to four every year.
14 This calls for five vehicles total over the two
15 year period covered, so a little less than
16 normal.

17 And then there's one more for the
18 construction department which is a Ford Explorer
19 SUV. That's replacing a vehicle that's 14 years
20 old. Theirs last a lot longer. There's a few
21 relatively minor fire department items like turn
22 out gear and radios on there. The biggest items
23 are for our DPW and water utility.

24 There's an aerial truck that's not a
25 fire department aerial truck, but an aerial truck

1 working on our traffic signals in town. We own
2 two traffic signals in town, although one is
3 contracted with the county for service. The
4 other one is ours. And for other aerial work is
5 downtown for tree trimming purposes.

6 The current aerial truck we have is
7 completely out of service at this point. It's
8 been out of service for a couple years. And then
9 there's a roll off truck that's replacing a truck
10 that's approximately 15 years old. That's an a
11 roll off for Dumpsters for carting away
12 recyclables and debris, and then there's a total
13 of four utility trucks.

14 They're basically a large pick up
15 chassis with a cargo box on the back. Two of
16 those for our DPW and two for our water utility,
17 also replacing vehicles that are over 10 years
18 old. Also, for our water utility is a hoist
19 truck.

20 That's a little bit larger utility
21 truck. It has a small crane on the back for
22 working on our lift stations. That vehicle is no
23 longer serviceable. It's about 16 years old.
24 And other than that, there's some computer
25 equipment on here for both the police department

1 and for our fire marshals office and fire
2 department for in car computers, tablets for the
3 vehicles.

4 They're also on a five year
5 rotation. And then there's a fire chief vehicle
6 that's replacing one that's eight or nine years
7 old for either a Ford Expedition or Chevy
8 Suburban for the fire chief.

9 MR. DRAIKIWICZ: I think Bob
10 Phillips is joining us from Hazlet. Bob, can you
11 go over some of the items and equipment for the
12 director as well.

13 MR. PHILLIPS: Absolutely. We have
14 a pick up truck, an F150 five year life. Most of
15 these vehicles are for DPW. And we have, the
16 Stryker gurney retrieval system is for first aid
17 obviously. A street sweeper, 20 yard Dupree
18 truck and roll off container, recycling truck,
19 two dump trucks, one ton utility truck, a one ton
20 pick up truck and a 72 inch mower and a utility
21 trailer, all for things that are happening around
22 town and for DPW.

23 MS. SUAREZ: Thank you.

24 MR. DRAIKIWICZ: Thanks, Bob. I
25 think we also have Nicole Horvath from Matawan

1 able to describe the items for Matawan?

2 MR. BACHER: John, I also saw Mike
3 Baskin joined.

4 MR. BASKIN: We're replacing six
5 police department SUVs. The ones being replaced
6 are all over 150,000 miles. We're replacing some
7 emergency service equipment, including a light
8 trailer, a towable light trailer with generator.
9 That's replacing one that is over 30 years old.
10 That was actually Army surplus.

11 Also, a great deal of training
12 equipment relative to a training center that
13 we've established for Hazmat, fire EMS, police
14 and our Public Works facilities and employees.
15 Personal protective equipment, typical SCVAs and
16 turn out gear, some radio equipment to replace
17 hand held radio units that are compatible with
18 the county's trunk system in the hands of some of
19 our first responders that do not have them.

20 Hazmat metering equipment. We have
21 one of the three type one certified Hazmat teams
22 in the county, so we have to keep the Hazmat
23 metering equipment current. Automated stretchers
24 for our ambulances. Unfortunately, what we've
25 found out is that these stretchers are currently

1 eight years old.

2 We've discovered that the useful
3 life and the warrantee period and willingness to
4 maintain that expires in seven years. They
5 recommend these at seven years, so we're going to
6 have to start replacing these on our ambulances
7 so this is replacing about three of them. We
8 have three more to replace that we'll look at in
9 a year or two.

10 Acquisition of administrative
11 vehicles. These are vehicles that are all well
12 over 10 years old for code enforcement, our
13 construction department, our administration
14 department. We are looking at electric vehicles
15 to replace these, some computer servers and
16 equipment, typical replacement of older
17 equipment, two garbage trucks, one an automated
18 truck on a front loading truck.

19 The front loading truck is used for
20 our commercial pick up and condominiums, things
21 of that nature. The automated pick up truck is
22 for our residential pick up. They are both
23 replacing trucks that are 12 years old. Leaf
24 vacuum replacement. That is, believe it or not,
25 one leaf vacuum now, these things used to cost

1 about 45,000 to \$50,000.

2 They're now over \$110,000 each, so
3 that is important to us. We also have a front
4 end loader for our sewer department for
5 maintaining sewer trails and replacing sewer
6 lines and the acquisition of two pick up trucks
7 with plows for the sewer department staff.
8 Again, both of those trucks are over 12 years old
9 that are being replaced.

10 MR. DRAIKIWICZ: Thanks, Mike. I
11 think Nicole is working things through. I'm not
12 sure if we have the final representative. All
13 the other ones have spoken, but for Holmdel Board
14 of Education is the only one that's outstanding.
15 Any representative from Holmdel BOE on?

16 MR. GATTINI: I'm Anthony Gattini.
17 I'm the director of technology. Since my peers
18 aren't on yet, I will speak to the IT equipment,
19 the computer equipment. The majority of the
20 expenditure is for replacing student Chromebooks
21 that are five years old or older.

22 The remainder of the IT computer
23 hardware is for Enterprise servers for faculty
24 desktops and notebook computers and for classroom
25 projectors that were purchased in 2010, so those

1 are like 11 years old. There are three items
2 below the IT or computing items that are for
3 buildings and grounds.

4 I guess our director of plant
5 operations isn't on the call yet, but they would
6 be for maintenance, maintenance purposes I guess,
7 buildings and grounds, maintenance purposes.

8 MR. BACHER: It looks like it's two
9 tractors and a four wheel drive pick up truck are
10 the other three items.

11 MR. DRAIKIWICZ: I think Michael
12 Petrizzo just joined as well from Holmdel Board
13 of Education.

14 MR. GATTINI: Hi, Michael. I just
15 went over the computer equipment. I just spoke
16 to the three maintenance grounds tractors. Do
17 you want to add something?

18 MR. PETRIZZO: No, unless there are
19 any questions.

20 MR. DRAIKIWICZ: I guess that will
21 leave Nicole.

22 MS. SUAREZ: I think she's trying to
23 call in.

24 MS. CAMPBELL: Sorry about that. So
25 for Matawan, we're trying to replace for a couple

1 of different departments. The OEM department is
2 looking for a utility truck just with everything
3 going on lately, as well as an LED light tower
4 for safety issues in town.

5 Fire prevention, they currently
6 don't have any vehicles to go around town, so
7 we're looking to get them one to two vehicles,
8 utility trucks as well. Our DPW department is
9 looking for a new dump truck as well as a utility
10 truck and a leaf vactor to replace the existing
11 leaf vactor.

12 Police is looking for a slue of
13 different items, whatever is not going to be
14 replaced or used for the grant for body arm
15 cameras, we're looking for the difference from
16 the grant to outfit all the guys as well as some
17 of the new tasers that they're looking to put in,
18 replacing some license plate readers, the laptops
19 that are in all their vehicles are due to be
20 replaced.

21 What else do we have here. Some
22 random traffic control items, cones and things of
23 that nature as well as a Polaris vehicle because
24 we have the access to the Henry Hudson Trail in
25 town. And the only way they can currently access

1 that trail is on foot, so they're looking for a
2 small vehicle for that.

3 Boat and water rescue accessories.
4 We have a couple of lakes in town. That will be
5 for those things. They're looking to reoutfit
6 their squad room because everything that's
7 currently there is very outdated and needs to be
8 replaced, lockers, furniture, those kinds of
9 things, some work stations.

10 A new work station for the secretary
11 to the chief, an Elco test machine that they need
12 which they're only going to use partially funding
13 for this and partially funding another way. And
14 the fire department is looking for a couple of
15 sets of gear as well as replacing their STBA
16 bottles.

17 They're going to do some that are
18 the 25 year life and some that are the 10 year
19 life. That way they're not going out at the same
20 time and that's everything we have on our list.

21 MS. SUAREZ: Thank you, Nicole.

22 MR. DRAIKIWICZ: Monmouth County
23 Improvement Authority is proud to say 12
24 participants, they're all here.

25 MR. BACHER: Director, if I can just

1 add, this is a program that is only offered at
2 the Improvement Authority every other year, so
3 this is the 15th time we've done it over a period
4 of 30 years. And if you go back through the
5 history, you can see, it's kind of like repeat
6 participants. They put themselves in this two
7 year schedule and it seems to work out well.

8 MR. SUAREZ: I appreciate that very
9 much. So I shouldn't say I'm only approving one.

10 MR. DRAIKIWICZ: Doug, have you been
11 on board for all 15 programs?

12 MR. BACHER: I have.

13 MS. SUAREZ: Who's counting. I do
14 not have any additional questions. Thank you all
15 for taking the time to explain what you were
16 actually utilizing the pooled notes program for.
17 I do appreciate it. It gives me a good flavoring
18 of what the various municipalities are utilizing
19 the Improvement Authority for. Do any board
20 members or members of the public have questions?
21 Hearing none, do we have a motion?

22 MS. RODRIGUEZ: So moved.

23 MR. AVERY: Second.

24 MR. BENNETT: Miss Suarez?

25 MS. SUAREZ: Yes.

1 MR. BENNETT: Mr. Mapp?

2 MR. MAPP: Yes.

3 MR. BENNETT: Mr. DiRocco has
4 recused. Mr. Close?

5 MR. CLOSE: Yes.

6 MR. BENNETT: Mr. Avery?

7 MR. AVERY: Yes.

8 MR. BENNETT: Miss Rodriguez?

9 MS. RODRIGUEZ: Yes.

10 MR. BENNETT: Mr. Blee?

11 MR. BLEE: Yes.

12 MR. BENNETT: And Mr. Light is
13 absent. Motion approved.

14 MR. BACHER: Thank you, Director,
15 members of the board.

16 MR. DRAIKIWICZ: Thanks again. Much
17 appreciated.

18 MS. SUAREZ: Thanks all. Next on
19 our agenda, we have Buena. Do we have everyone
20 here?

21 MS. COSTIGAN: I think so.

22 MS. SUAREZ: Do you want to do a
23 brief introduction of everybody and we can get
24 all non attorneys sworn in?

25 MS. COSTIGAN: Sure. Thank you very

1 much. Good afternoon, board members. And my
2 name is Angela Costigan. I'm from the law firm
3 of Costigan and Costigan, and I am the attorney
4 for Buena Borough. Thank you to each of you for
5 listening to the application and considering the
6 application on behalf of Buena Borough.

7 This is an application of
8 dissolution of fire district number 1 and for the
9 enlargement of fire district number two known as
10 Minnetola. I also want to thank the staff of the
11 Local Finance Board who has been exemplary and
12 has provided us with the required assistance.
13 Thank you again. We appreciate it very much.

14 This application is very basic. It
15 meets both of the statutory requirements for
16 dissolution. First off, we have the statutory
17 requirements to take care of all of Landisville.
18 Landisville has certified through its chairwoman
19 and its treasurer that it has no debt, so that
20 part of it is very easy.

21 In fact, it has approximately
22 \$300,000 in surplus, which it has accumulated
23 unfortunately in lieu of obtaining proper
24 certifications of its firefighters and in lieu of
25 properly obtaining required apparatus and in lieu

1 of properly obtaining certifications for its
2 firefighters.

3 The dissolution and the enlargement
4 will provide a significant tax savings for the
5 residents of the borough. We have going to
6 testify, Michael Garcia. Mike, are you on?

7 MR. GARCIA: I am, yes.

8 MS. COSTIGAN: Mr. Garcia is the
9 auditor for the Borough of Buena and he will
10 testify as to the tax savings of approximately
11 \$102,000 for the taxpayers as well as a reduction
12 of the tax rate to 9.52 cents. That would be a
13 reduction on the 2021 budget of Minnetola of 16
14 cents and for Landisville, 10 cents .3.

15 This is a tremendous benefit to all
16 of the taxpayers. The second part of the statute
17 talks about the immediate assumption of services
18 necessary for the health, welfare and safety of
19 the resident. The enlargement plan prepared by
20 fire district number 2 which is Minnetola has
21 certified that it will shut down Arbor Avenue
22 which is the location of the Landisville building
23 and it will, however, continue to pay for
24 utilities and maintenance of that.

25 The plan also provides that

1 Minnetola does not need any of the equipment and
2 has sufficient resources to pay for the
3 maintenance of any such equipment within their
4 budget. In fact, it is clear that Minnetola can
5 provide for the residents adequate services,
6 since it has done so, since December 14th of
7 2020.

8 That is when the borough shut down
9 Landisville due to numerous state violations of
10 health and it continues to be shut down.
11 Minnetola has currently 25 certified
12 firefighters, five of which are nine officers.
13 It has four trucks and had been adequately
14 providing services to the borough for now, almost
15 seven -- what I want to impress upon the board is
16 Buena Borough is seven square miles.

17 It has approximately 4500 residents.
18 It no longer needs two fire district. It will
19 maximize efficiency and provide for the residents
20 by having only one fire district and only needs
21 one fire district. Finally, I do wish to touch
22 upon the late opposition that was supplied by
23 Landisville. In fact, I did not receive it until
24 late on Monday.

25 If the board does consider that late

1 opposition, then that would be the services
2 through Mr. Kemery, I believe, the consultant and
3 that would be the response times. I ask that it
4 be considered very, very sporadically, since
5 obviously, we could not verify anything from the
6 documents provided.

7 There was no CAD report and also the
8 information was unreliable and uncertifiable. So
9 for all these reasons, I request that the board
10 grant the application for dissolution.

11 The order of testimony will be Mayor
12 Zappariello. It will then be the public's safety
13 director, Joseph D'Alessandro from the borough.
14 It will be Michael Garcia on the finances, the
15 borough auditor. It will be Chief Tony Habersham
16 from Minotola and we will conclude with Chairman
17 Steve LaPorta from Minotola.

18 MS. SUAREZ: Thanks, Miss Costigan.
19 Before we move forward, I want to take a moment
20 before we swear everybody in. I want to kind of
21 frame the dialogue a little bit. I think there's
22 sometimes confusion as to what it is the board is
23 looking at when we get dissolutions coming before
24 us.

25 As far as this application, our

1 statutory charge is really just to make sure that
2 the absorbing entity has the financing to do so.
3 We want to make sure there is a local plan to
4 provide for services and any obligations. So in
5 essence, can fire district number 2 pay the bills
6 and provide the services of and for fire district
7 number 1.

8 The board's role here is really not
9 to opine on the politics or whether or not the
10 residents support this dissolution. That is
11 something to be handled by officials at the local
12 level. And please remember, this is not the
13 final step.

14 Should the dissolution be approved
15 by the board today because, again, we're looking
16 truly at the finances and the ability to pay any
17 debts off as well as perform the services, it
18 then goes back to the governing body to make a
19 final call on the dissolution.

20 So I want to frame that a little bit
21 for this conversation so everybody understands
22 the scope that the board has hear. So going
23 forward, if everybody can speak up, so we can see
24 you on the screen and we can get you sworn in
25 before anyone else gives any testimony, so any

1 non lawyers will need to be sworn in.

2 (At which time those wishing to
3 testify were sworn in.)

4 MR. FRATTARELLI: May I be heard on
5 behalf of the fire district number 1? Am I going
6 to be make an opening statement as Miss Costigan
7 did?

8 MS. SUAREZ: Absolutely. I figured
9 we could get through everybody on her side
10 quickly, then we'll turn it over to your side.
11 Then if there's any comments being had going back
12 and forth to address any points or concerns,
13 absolutely that can happen.

14 MR. FRATTARELLI: Okay.

15 MS. COSTIGAN: Thank you. I will
16 ask Mayor Zappariello to put in a few words.

17 MR. ZAPPARIELLO: Thank you. Good
18 afternoon, everyone. I do have a short prepared
19 statement. On behalf of the governing body of
20 the Borough of Buena, thank you to the chairwoman
21 and the board members and their staff for
22 reviewing our application for the dissolution of
23 fire district number 1, Landisville.

24 The decision to move forward with
25 the application was not an easy one. There has

1 been two fire districts in Buena Borough for as
2 long as I can remember. So to move for
3 dissolution of fire district number 1 required a
4 great deal of thought and planning.

5 This decision was not made hastily
6 and did take into consideration strong public
7 sentiment for and against dissolution.
8 Ultimately, the governing body decided that
9 dissolution of fire district number 1 would be
10 the best for our community.

11 As our solicitor indicated, Buena
12 Borough is a small municipality consisting of
13 4500 residents and only seven square miles, and
14 we truly no longer need two fire districts. Our
15 tax base strengthens every year, so our residents
16 bear the burden of increased overall costs. By
17 dissolving fire district number 1, Buena Borough
18 would realize a tax savings.

19 The expansion of fire district
20 number 2 would adequately serve the needs of all
21 of our residents and would provide a seamless
22 transition. Fire district number 2 has carefully
23 prepared its expansion plan and its commissioners
24 have certified that both from both a financial
25 and fire matic standpoint, it is ready to fulfill

1 all of the fire suppression duties necessary to
2 keep our borough safe.

3 In fact, fire district number 2 has
4 already been providing fire suppression services
5 to all of Buena Borough since December 14th 2020
6 when the fire service operations of fire district
7 number 1 were suspended and continued to be
8 suspended due to unsafe and unhealthy conditions
9 present in the operations of fire district number
10 1 which placed all of the firefighters and the
11 public at risk.

12 As mayor, I am confident that moving
13 forward with the expansion plan will better serve
14 the needs of our residents, and therefore, I ask
15 the board to grant our application. Thank you.

16 MS. SUAREZ: Thank you, Mayor.

17 MS. COSTIGAN: I have next the
18 director of public safety for Buena Borough.
19 That would be Joseph D'Alessandro who is also a
20 councilman of the borough.

21 MR. D'ALESSANDRO: Good afternoon.
22 Thank you to the chairwoman and the board members
23 and their staff for hearing our application. The
24 council decision to apply for dissolution of fire
25 district number 1, Landisville, was difficult,

1 but essential in order to protect the residents
2 of the borough.

3 As public safety director for the
4 borough, I believe the safety of our residents
5 and all the firefighters that risk their lives
6 for us every day is paramount. For the past year
7 and-a-half, the mayor and I have attended
8 numerous meetings with members of fire district
9 number 1, held public meetings and have spoken to
10 the public about the safety of our residents.

11 What I learned is that fire district
12 1 was operating for a very long time without
13 properly certified equipment, timely inspections,
14 firefighter certifications and that the district
15 had become more of a social venue than a fully
16 operational firefighting operation.

17 The quantity and the quality of the
18 systemic problems with fire district number 1
19 mandated that the council address and rectify the
20 issues. Our investigation revealed that very few
21 state protocols were followed to protect our
22 residents.

23 And finally, in November of 2020,
24 the state cited the district for numerous state
25 health and safety violations which led to the

1 council decision to close the fire service
2 operations of the fire district on December 14th
3 2020 which continues today.

4 Once the serious health and safety
5 issues were investigated and cited by the state
6 and the district was shut down, fire district 1
7 began its clean up operation. It took seven
8 months for the citations to be remedied. And to
9 this day, I am still not certain if all the
10 firefighters who are on staff at fire district
11 number 1 have the necessary certifications to
12 serve our residents.

13 Looking forward, counsel will never
14 be certain that safety protocols will be
15 appropriately followed by fire district number 1,
16 so we cannot place our residents at risk.
17 Therefore, for all of these reasons, we request
18 that our application be granted. Thank you.

19 MS. COSTIGAN: May I proceed. Thank
20 you. Mike Garcia, you're on the line?

21 MR. GARCIA: I am here. I'm Mike
22 Garcia from Ford Scott and Associates.

23 MS. COSTIGAN: Mr. Garcia is the
24 auditor for the borough. Mike, can you say a few
25 words about your savings plan and also your tax

1 rate calculation which you conducted.

2 MR. GARCIA: Yes, I can. The
3 borough has requested that I review the budgets
4 of both fire districts 1 and 2 to isolate areas
5 of possible savings should a consolidation occur.
6 What I was able to determine was about \$102,000
7 could be saved by consolidating fire district 1
8 and 2.

9 And that comes from specifically
10 about \$37,000 worth of redundant administrative
11 office type expenses, like your standard office
12 expenses, professional services, et cetera. So
13 about 37,000 of outright redundant expenses, once
14 you consolidate the districts.

15 Also, we determined that about
16 \$16,000 could be saved in building occupancy
17 costs because the plan is that the building that
18 fire district number 1 currently operates would
19 be closed and would no longer be a functioning
20 building, and we determined, we estimated that
21 the cost to maintain the building while vacant
22 and not operating would be 50 percent of what was
23 previously budgeted so that gets us \$16,000 worth
24 of savings.

25 Also, capital expenditures that were

1 being budgeted by fire district number 1 that
2 would now once again become a redundant expense
3 due to the fact that fire district number 2 has
4 adequate capital supplies. Those budgeted
5 capital items that would be redundant in a
6 consolidated district would amount to about
7 \$49,000.

8 The total of those three items, the
9 redundant administrative, the building occupancy
10 and the redundant capital total \$102,684 which
11 amounts to a significant savings in the property
12 tax rate. Based on the 2021 tax rates, that
13 would reduce the tax rate for fire district
14 number 2 by six and-a-half cents and it would
15 reduce the tax rate for fire district number 1 by
16 eight 10ths of a cent, so both districts would
17 receive a tax savings.

18 As the board is aware, frequently
19 when consolidations are considered, it becomes
20 difficult because one district or one entity may
21 be losing where the other one is gaining. In
22 this case, both the original participants or
23 constituents of fire district 1 would receive a
24 tax savings as would the fire district number 2
25 constituents, and that would amount to the eight

1 10ths of a cent for fire district 1 would be
2 about \$8 per year on the \$100,000 worth of
3 assessment.

4 And it would be about \$6.50 a year
5 on the \$100,000 assessment in fire district
6 number 2. In Buena Borough, the average
7 assessment is about \$171,000, so on the average
8 residential assessment, it comes out to about \$15
9 a year for fire district number 1 and about \$109
10 a year for fire district number 2.

11 MS. COSTIGAN: Thank you, Mr.
12 Garcia. I just have a quick question for you.
13 When we look at your savings plan, you talk about
14 building and maintenance, correct?

15 MR. GARCIA: Yes.

16 MS. COSTIGAN: Building and
17 maintenance savings, that would come to \$10,127?

18 MR. GARCIA: That's one, yes,
19 building and maintenance, \$10,127. Also, the
20 utility is line litem is in my analysis for
21 occupancy costs. I also calculate about a \$6,000
22 savings for utilities when the building is
23 vacant.

24 MS. COSTIGAN: So to be fair, if
25 there's a \$6,000 savings, there would also be a

1 \$6,000 increase that Minotola would have to pay
2 for utilities to keep the lights on, correct?

3 MR. GARCIA: True. Well, when we
4 look at an annual budget, it wouldn't be an
5 increase. It wouldn't be a \$6,000 increase. The
6 original costs for utilities in fire district
7 number 1 was 12,000. Now, with a vacant
8 building, it would be 6,000.

9 MS. COSTIGAN: Okay. Thank you.
10 And for the maintenance of the building itself,
11 to basically shut the building since they've
12 certified that they don't need it, that would be
13 \$10,127 by your estimate, correct?

14 MR. GARCIA: Correct

15 MS. COSTIGAN: So that would be
16 roughly \$16,000 that would have to come out of
17 their current budget, correct?

18 MR. GARCIA: Out of fire district
19 number 2's current budget in 2021. If this
20 dissolution was to happen today, remember, my
21 numbers are on an annual basis. If this
22 dissolution was to happen today, fire district
23 number 2 would need an additional \$10,000 for
24 building maintenance but we're halfway through
25 the year, so it would be an additional \$5,000 to

1 get through the end of the year.

2 So as part of this application, my
3 understanding is that fire district number 2
4 would assume the assets of fire district number
5 1. So fire district number 2 would be able to
6 amend their budget to increase line items to
7 reflect the fact that their fire district number
8 2 costs are higher.

9 Yet, the consolidated town's cost
10 will still ultimately be lower because fire
11 district number 1's budget would be going to
12 zero.

13 MS. COSTIGAN: Understood. Thank
14 you very much, Mr. Garcia.

15 MR. GARCIA: You're welcome.

16 MS. COSTIGAN: May I proceed?

17 MS. SUAREZ: Yes.

18 MS. COSTIGAN: I next have Chief
19 Tony Habersham from Minotola. Chief, are you
20 there?

21 MR. HABERSHAM: Yes. Good
22 afternoon. How are you?

23 MS. COSTIGAN: I'm fine. Thank you.
24 Chief, would you like to give a brief statement
25 of your plan.

1 MR. HABERSHAM: Yes. I'm the chief
2 of the Minotola Fire Company located in Buena
3 Borough. We have currently 26 members which
4 staff four apparatus which are yearly tested
5 according to NFPA and state regulations. We are
6 now handling all calls in the borough since the
7 shutdown of Landisville took place in December.
8 We've had no issues.

9 I see no issues in the future moving
10 forward. Operationally, we're moving on as we
11 always have. There's been no disruption in our
12 day to day operations of handling the entire
13 borough. We currently do not need any additional
14 apparatus to handle the business we've been
15 handling. We've been doing it with what we have.

16 Everything seems to be working as
17 well as it possibly could, so in my eyes this
18 transition would be seamless and non disruptive
19 to the operational side of the Minotola Fire
20 Company. Next to me, I have my head of
21 commission. He can speak on the budgetary
22 issues, but operationally, this is just a smooth
23 seamless transition which is basically day to day
24 for us and there will be no changes in anything
25 we do. No policy changes, no operational

1 changes. We can fully handle the district as
2 we've been doing.

3 MS. COSTIGAN: Thank you. Chief,
4 can you give us a little information on mutual
5 aid?

6 MR. HABERSHAM: Our mutual aid plan
7 has been what it has been for the bureau for as
8 long as I can remember being in this borough.
9 For house fires, there are mutual aid companies
10 that come into the borough which is normal for
11 any fire company.

12 You get a structure fire, a dwelling
13 fire, you do rely on outside agencies coming in
14 with other specialized apparatus and manpower.
15 That has been in the past and that continues
16 today and will always continue in the future.

17 As like I said, every fire agency
18 relies on mutual aid at some level no matter how
19 big you are, how small you are. We have signed
20 mutual aid agreements in place with surrounding
21 fire companies. It's worked smooth. We work
22 with them, they come to us and that will continue
23 in the future.

24 MS. COSTIGAN: From a structural
25 standpoint, what are the benefits of mutual aid?

1 MR. HABERSHAM: Benefits of mutual
2 aid, you get more manpower because during a house
3 fire, especially if it's long term, there are
4 proper work rest periods that are set up when
5 members are supposed to have rest during the work
6 period of a fire, so you can get more manpower on
7 scene, so you can keep people doing the tasks at
8 hand while you have people in rehab where they're
9 supposed to be so you don't wear out all your
10 manpower.

11 You can also bring in specialized
12 equipment that the borough, we don't have on hand
13 and we don't necessarily need on an every day
14 basis, which would not justify purchasing, but if
15 you need it, you can reach out to another mutual
16 aid company that has that piece and it can come
17 in. Same thing with our piece.

18 We have a ladder truck that
19 technically sometimes is called to leave the
20 borough. When that does happen, I have three
21 other pieces of apparatus and other manpower in
22 my station cover the borough. We leave our
23 ladder truck goes with crew four. The rest of
24 the members report to the station, cover the
25 borough until that piece is released and back to

1 the station.

2 It keeps everybody from spending
3 dollars on things you don't necessarily need, but
4 if you need it one time here or there, you can
5 request it from another agency and the dispatch
6 center will send it.

7 MS. COSTIGAN: Thank you, Chief.

8 MS. SUAREZ: Chief, if I may, before
9 we just move forward, one quick question, I hear
10 what you're saying. There's about 26 current
11 members of your fire department. So if this
12 dissolution actually moved forward, how would
13 that work?

14 Is there some sort of plan in place
15 to either, I guess, absorb the volunteers from
16 fire district number 1 or how does that look? I
17 don't want to see certified firefighters just
18 languishing out there. I'm always thinking
19 through LOSAP, right.

20 So if some of these members have
21 already been involved with that but aren't fully
22 vested, how would that work? I mean, I know
23 obviously you can drag a horse to water, you
24 can't make it drink. If they don't want to
25 become volunteers of fire district number 2, I

1 understand how that works, but what's the game
2 plan there?

3 MR. HABERSHAM: Yes. Whatever may
4 or may not happen with Landisville, any member of
5 the public has the opportunity to come fill out
6 an application to join the Minotola Fire Company.
7 We have an application that gets filled out.

8 There's a background check and those
9 members that passed the background check or have
10 to go to school are sent there and then they can
11 be voted in as members of the fire company. We
12 have an open door policy, so it's not going to be
13 those members aren't allowed to come here.
14 They're going to fill out the application process
15 and go through the same process, that every
16 member has in the past come through.

17 MS. SUAREZ: So they would still
18 have to go through schooling all over again even
19 if they've already done it?

20 MR. HABERSHAM: The non certified
21 firefighters, if there are any, would have to go
22 through schooling to meet state minimum
23 requirements. Anybody that already has state
24 certification would fill out the application, go
25 through the background process, but they do not

1 need the schooling part.

2 Their level, after that point, would
3 be being acclimated to our equipment, getting
4 familiar with our equipment, how to operate it,
5 et cetera and that would be it, but they're all
6 welcome to apply if they wish.

7 MS. SUAREZ: Miss Costigan, is there
8 anyone else from your side?

9 MS. COSTIGAN: Yes. We have
10 Chairman Steven LaPorta of the fire district
11 number 2. Mr. LaPorta, are you there?

12 MR. LAPORTA: Yes, I am. Thank you,
13 Angela.

14 MS. COSTIGAN: Would you like to
15 give a statement?

16 MR. LAPORTA: Yes. Thank you to the
17 chairwoman and members of the board for your time
18 today in hearing this hearing. There have been
19 several things that you've heard in regards to
20 fire district 2 and the Minotola Fire Company.
21 They've been covering the borough since 12/14 of
22 2020 with the suspension.

23 You've heard this from everybody
24 that's spoken before, but I'd like to give you a
25 low down and the understanding of the fire

1 district where we come from. Fire district
2 number 2 consists of five commissioners. We have
3 very high level of service.

4 We mandate and ascertain that all of
5 our firefighters have at least firefighter 1
6 within their first year of being here and all the
7 line officers have exceeded or meet the minimum
8 requirements set forth in incident management and
9 what they need.

10 We're prepared to handle all the
11 utilities and costs as discussed with Mr. Garcia.
12 We can find revenue in our budget by foregoing
13 other expenses to handle those costs should they
14 be necessary for it.

15 As we have talked about it, the fire
16 district number 2, we do not intend to use the
17 equipment or trucks of fire district number 1,
18 but we plan to store them in the Landisville
19 building until we can determine their overall
20 condition and compatibility.

21 Fire district number 2 is going to
22 be responsible for related expenses to the
23 building equipment and other carrying costs. And
24 we acknowledge that we will not be seeking the
25 additional funds. As I stated, we'll find a

1 revenue in the budget by foregoing other
2 expenses, and once fire district number one's
3 building equipment trucks are evaluated, they
4 would either be sold or incorporated into the
5 operations of fire district number 2 as needed.

6 You've heard the fire chief speak
7 about the number of officers and everything that
8 we have in terms of that. That number is, the
9 membership application, any member from
10 Landisville or anywhere else, as the chief said,
11 would have the opportunity of submitting an
12 application.

13 We have a process where it would go
14 through interview panel, background check and
15 anybody else would be eligible as would any
16 member of the public would be.

17 MS. COSTIGAN: Mr. LaPorta, have you
18 had an opportunity to review anything from
19 Landisville in its recent opposition?

20 MR. LAPORTA: In regards to the
21 letter that was received late Monday?

22 MS. COSTIGAN: Yes.

23 MR. LAPORTA: Yes, I have had an
24 opportunity to read that.

25 MS. COSTIGAN: Do you have a comment

1 on that for the board members?

2 MR. LAPORTA: Yes. Some of things I
3 would like to make note on there is in regards to
4 it, it's very minimal detail as described in the
5 appendixes that were attached. It doesn't
6 contain a full CAD report. One of the things I'd
7 like the board to be aware of is Atlantic County
8 Fire and EMS has a known issue with Gloucester
9 County Emergency Response Center and their
10 dispatching and radio communications.

11 It's a well known fact. Several
12 meetings, elected officials have been there. And
13 what the issue is we have, there's several times
14 that any Atlantic County EMS or Fire will sign on
15 and several minutes can go by and we don't get an
16 acknowledgement.

17 Several times we can sign on the
18 air, arrive on location, put ourselves out and
19 not get acknowledged on it. So in looking at the
20 appendix, I can understand what was broken down
21 with the dates, the address and the incident.
22 And when you sit and you look at what was
23 provided in terms of the dispatch time and the
24 arrive time, for the 57 calls that were provided
25 to us there, there's one call in there that has a

1 20 minute time on it and that was for a CO alarm
2 in an apartment complex.

3 But including that time there, the
4 average response of Minotola Fire Company being
5 on scene for those 57 calls is 8.911 minutes. I
6 do believe that falls under the NFPA, what they
7 post. If we were to take out that one 20 minute
8 call which was in an apartment complex where we
9 were not given the correct apartment number which
10 took us a while to find it, if we remove that one
11 call, our average response time is 8.659 minutes.

12 In addition to it, Miss Costigan,
13 something else that I did is the response listed
14 the first truck and staffing just for the first
15 truck. If the CAD report was included, it would
16 also show second due apparatus if somebody else
17 signed on the air, different things like that.

18 So going through our records
19 management system, looking at these same 57
20 calls, I went through and I got the total
21 responding member count for all 57 of these
22 calls. When I totaled these numbers up and I
23 conducted an average, the average members
24 responding to these calls is 9.3965 members.

25 And I do believe that average number

1 of those members responding is even larger than
2 their current member list that was just provided
3 to the borough.

4 MS. COSTIGAN: The current member
5 list being nine members?

6 MR. LAPORTA: If that's the number
7 that we provided. Our average response of
8 members on these 57 calls is higher than their
9 current member list provided.

10 MS. COSTIGAN: Okay. Have there
11 been any problems in Minotola had serviced the
12 entire borough for all these seven months?

13 MR. LAPORTA: In regards to what do
14 you mean problems, Miss Costigan?

15 MS. COSTIGAN: Arrival time,
16 manpower?

17 MR. LAPORTA: No. We've been doing
18 it just as we've been doing since December 14th
19 2020 and for several years prior to that, we've
20 just been doing what's expected of us as the fire
21 company, ma'am.

22 MS. COSTIGAN: Thank you. Do we
23 have any questions?

24 MS. SUAREZ: I'll reserve any
25 further questions until after Mr. Frattarelli

1 presents his side.

2 MS. COSTIGAN: Thank you. That
3 completes our witness list for Buena Borough.

4 MR. FRATTARELLI: Good afternoon,
5 everyone. I'm Peter Frattarelli. I'm the
6 solicitor for fire district number 2. I'm going
7 to be presenting the basis for our opposition
8 today. Testifying for us will be Keith Kemery
9 who is a consultant for the fire district as well
10 as the Chief Kenneth Barbagli and we also are
11 going to have testimony from Charles Gazzara.

12 Look, we realize this is an unusual
13 hearing and dissolution applications oftentimes
14 are presented either as a consolidation or as
15 kind of a fait accompli. But, you know, this is
16 a unique situation. We have a fire station
17 that's been around for literally 100 years. The
18 fire district has been around for 60 years.

19 And the reasons it's being closed,
20 I'm not going to spend a lot of time today, I
21 want to focus on what the director indicated, the
22 issues that are at hand. In our view, the issues
23 are quite suspect, the number of the violations
24 that they cited and allegedly closed us for
25 happen in many fire district.

1 There were a number of paperwork
2 errors we admit to. But as you saw in the
3 opposition, the reply that was sent in by Miss
4 Costigan on June 15th, fire district 2 had many
5 of the same problems, missing certifications,
6 also individuals had to be stepped down from
7 their roles.

8 But I want to focus on the two
9 issues that are really an issue with the statute.
10 Certainly we agree there is no issue in terms of
11 them taking over our debt because we have no
12 debt. We have a terrifically run fire district
13 that built up a surplus of over 300,000 and I can
14 certainly present testimony to this if necessary,
15 but we haven't had a loan or a bond in literally
16 anyone's memory, so it's been well run.

17 So we agree, there's no debt issued
18 here because there is none. But what is
19 important is the second issue. The expansion
20 plan does have to adequately provide for the
21 protection of the residents, their health, safety
22 and welfare, and we don't think their expansion
23 plan does. Originally their expansion plan was a
24 little bit vague. Now, it's clear.

25 As you heard it today, they want to

1 shut down Landisville Fire Company and we think
2 that's a real mistake here. That will not
3 provide adequate protection to the residents.
4 Landisville Fire Company, as I said, has been
5 around for about 100 years, decades of protecting
6 the residents.

7 We heard no outcry of wasted
8 resource or issues. And although they shut us
9 down, we're not sure if they have the legal
10 authority, where we are here today is to decide,
11 is this expansion plan going to adequately
12 protect it. We think it will not and we think
13 that's clear from the operational data that we
14 presented.

15 First, I'm going to present the
16 testimony of Keith Kemery. We provided that
17 information earlier this week simply because it
18 took us several months to get that information
19 available to us in OPRA requests. Again, this
20 application was filed in late April. It took us
21 time to get this data together.

22 Mr. Kemery will explain his
23 experience, has reviewed that operational data.
24 And he, as well as the chief, have serious
25 concerns about whether or not Minotola Fire

1 Company will be the one that can adequately
2 protect the borough.

3 And what we focused on is the data
4 from when the Landisville Fire District closed in
5 January up and through May. There were 57 calls
6 as you just heard. Certainly that CAD data is
7 available. They want to question the data. They
8 certainly can question Mr. Kemery's experience
9 and knowledge in terms of reviewing and analyzing
10 that data.

11 And what's important are both
12 response times and staffing levels. The response
13 times showed well over half of the calls had a
14 response time of 10 minutes or more of the
15 staffing, where there was staffing data
16 available, there was less than the required NFPA
17 number of four members.

18 Mr. Kemery will explain this average
19 that he just gave of you of 9.39. That could be
20 many minutes, half an hour, an hour later when
21 someone may have joined or signed on. What's
22 important is what fire apparatus shows up, how
23 many people were on it and how quickly they get
24 there, and that's what Mr. Kemery will explain.

25 We'll also explain, again, the

1 mutual aid is a terrific thing. We agree, we
2 rely on the outside borough's for mutual aid.
3 But mutual aid is not the be all and end all
4 because if another town is tied up with another
5 incident in their town, their obligation is to
6 their residents, just like Minotola and
7 Landisville Fire Company's obligation is to their
8 residents.

9 So if they can't respond, you know,
10 again, we had a situation where both Minotola and
11 Landisville, for a number of years, were able to
12 respond to calls within the borough. There were
13 issues with Landisville getting a full crew out
14 just like there were issues with Minotola.

15 But having two stations within the
16 borough of being able to respond with two or
17 three firefighters gives you an adequate team and
18 that worked well for many, many years and we see
19 the real risk, as Mr. Kemery and Mr. Barbagli
20 will explain.

21 Lastly, we'll also explain the
22 location of Landisville Fire Company is actually
23 central and more centrally located with respect
24 to certain areas of the town. We think they're
25 most at risk or most, if there is an issue, could

1 lead to a potentially serious issue. We'll
2 explain that well.

3 And look, the idea that nothing has
4 happened in five months, I mean, that's great,
5 but not that's where you want to be. You want to
6 put together an expansion plan saying we got away
7 with it for five months. We skated and avoided a
8 problem, but we really should not rely on that.

9 A couple other things. One is, they
10 brought up, they didn't bring them up today, they
11 brought them up in their application about the
12 supposedly economic problems we were having.
13 There were three minor errors in an audit, I
14 think clearly explain those as minor issues
15 involving use of a credit card and a claim and
16 certification.

17 And the fact that they're minor, I
18 can tell you why they're minor because fire
19 district two is doing the exact same thing up
20 until any notice that Fire District 1 was doing,
21 and they corrected it just like we have. With
22 respect to the safety issues, Mr. Kemery is
23 working intensively on those.

24 I want to strongly disagree with one
25 of the statements that was made. It did not take

1 us seven months to correct these problems. The
2 vast, vast majority were corrected many, many
3 months ago as soon as they were brought to our
4 attention.

5 Some of the paperwork and training
6 issues just required some time to get them
7 scheduled. But more importantly, PEOSH's final
8 review, which we got on June 16th, we were more
9 than ready several months ago at least. PEOSH
10 was just not available because of their busy
11 schedule with everything that's going on.

12 And lastly, again, I do want to
13 point, we're not trying to pinpoint fingers, but
14 the idea that fire district 2 is terrific. Fire
15 district 1 is terrible is just a gross over
16 statement. The reply that Miss Costigan sent in
17 has a statement attached from fire district 2,
18 again, which I think, very honestly lays out some
19 of the same exact issues we had, issues where
20 they didn't have certifications.

21 Someone had all their training, but
22 they didn't have a copy of their certification in
23 the file. We have one person left in that
24 situation. I think, from their opposition, there
25 were 16 where they have that going on. Other

1 issues as well where, again, the same financial
2 errors, also the level of crews.

3 Again, they're pointing to us for
4 these issues and including the fact that they
5 removed some firefighters were stepped down
6 because they didn't have the training, the same
7 thing we did. They called them errors for us.
8 They can't have it both ways. There can't be
9 errors for us and just good practice for fire
10 district 2.

11 One last thing I want to point out
12 in terms of the dialogue. Yes, there was a lot
13 of dialogue early on, but there has been
14 absolutely no dialogue as to shutting down
15 Landisville Fire back in December before it
16 happened, considering a consolidation of the fire
17 districts because frankly, my five commissioners,
18 they're not wed to their jobs.

19 Their loyalty is to make sure this
20 fire station stays open. They're more than
21 willing to consider a consolidation, had they
22 even been asked or even been approached. They
23 never were. They simply were and issues about
24 their fire expansion plan about whether we had
25 adequate equipment, was the equipment in good

1 shape.

2 They could have come and asked us.
3 They could have asked us for this information,
4 could have asked whether we thought you could
5 adequately protect the borough with one fire
6 station, instead of unilaterally deciding that
7 they didn't need to. So with all that, I'll
8 present my witnesses.

9 MS. SUAREZ: Mr. Frattarelli, were
10 they already sworn in?

11 MR. FRATTARELLI: They were sworn in
12 at the same time. I'm going to have Keith Kemery
13 testify. If it's all right with the director,
14 I'm going to just do a question and answer to
15 move this along. Mr. Kemery, how are you still
16 associated with the fire district?

17 MR. KEMERY: Consultant with the
18 fire district on its operation matters.

19 MR. FRATTARELLI: Can you briefly
20 tell us what your experience is.

21 MR. KEMERY: I've been a member of
22 the fire service since January of 1980.
23 Virtually all of my service time has been in a
24 fire suppression capacity within volunteer or
25 combination departments in suburban communities

1 as well as a representative and consulting.

2 MR. FRATTARELLI: And you're a lay
3 representative for what organization?

4 MR. KEMERY: The International
5 Association of Firefighters?

6 MR. FRATTARELLI: And how many fire
7 districts does that involve?

8 MR. KEMERY: Numerous. Too many to
9 count, but it's fair to say I've interacted and
10 worked with the fire districts in the north,
11 central and south portions of the state.

12 MR. FRATTARELLI: Based upon your
13 experience, are you familiar with the
14 requirements of the NFPA for responding to calls?

15 MR. KEMERY: I am.

16 MR. FRATTARELLI: So what did fire
17 district 1 ask you to do?

18 MR. KEMERY: Initially, fire
19 district 1 asked me to serve as the point of
20 contact and work with PEOSH and the Department of
21 Labor relative to their inspection and safety
22 issues that were noted. Subsequent to that, I
23 have been working with analysis, the operational
24 information concerning the issues at hand
25 currently.

1 MR. FRATTARELLI: Let's start with
2 the violations. There was one by Department of
3 Labor and one by PEOSH, correct?

4 MR. KEMERY: Yes.

5 MR. FRATTARELLI: Have those been
6 corrected?

7 MR. KEMERY: All violations have
8 been corrected, yes.

9 MR. FRATTARELLI: The Department of
10 Labor, when has those been corrected?

11 MR. KEMERY: Prior to February of
12 this year when I was retained.

13 MR. FRATTARELLI: How about the
14 PEOSH issue? When were those corrected?

15 MR. KEMERY: All PEOSH issues were
16 confirmed through interaction with PEOSH on or
17 about May 11 of this year to be resolved. They
18 were actually resolved sooner than that, but that
19 determination couldn't be made until certain
20 clarifications were received by me from PEOSH as
21 to what exactly their interpretation of the
22 standard was. Once I received the information, I
23 confirmed our people measured up to that standard
24 and we knew we had the issues resolved.

25 MR. FRATTARELLI: For the

1 commission's benefit, we attached in our
2 opposition all of the information including that
3 many, many of those violations were resolved as
4 far back as February. That's Exhibit F. The
5 last letter from PEOSH was dated June 16th. Why
6 did it take so long, and if these were corrected
7 earlier?

8 MR. KEMERY: Just workload with
9 PEOSH. Only had X number of people to deal with
10 the issues throughout the state. Although on May
11 11th, I advised them they we were ready and
12 available. The earliest opportunity was in June
13 and it took several weeks for them to process and
14 move the close out letter confirming all issues
15 were addressed through their chain of command.

16 MR. FRATTARELLI: You also said you
17 were tasked to review some operational data. Is
18 that correct?

19 MR. KEMERY: Correct.

20 MR. FRATTARELLI: What operational
21 data did you review?

22 MR. KEMERY: Specifically, response
23 information for calls for service, while the
24 Landisville Fire Company was out of service.

25 MR. FRATTARELLI: Where did you get

1 that information?

2 MR. KEMERY: Through the dispatch
3 information provided through the Gloucester
4 County Communication Center, the communication
5 center that handles the emergency communication
6 for fire and EMS in the City of Buena Borough.

7 MR. FRATTARELLI: There was a CAD
8 file. Is that the type of thing you reviewed?

9 MR. KEMERY: Exactly.

10 MR. FRATTARELLI: And how did you
11 get that information?

12 MR. KEMERY: The information was
13 received through our Open Public Records Request.

14 MR. FRATTARELLI: And did you
15 prepare a chart of the summary?

16 MR. KEMERY: I did.

17 MR. FRATTARELLI: And that was
18 attached to the July 12th letter; is that
19 correct?

20 MR. KEMERY: It was.

21 MR. FRATTARELLI: Is this a copy?

22 MR. KEMERY: It is.

23 MR. FRATTARELLI: Just briefly tell
24 me what you were trying to capture when you
25 summarized the data.

1 MR. KEMERY: Well, again, the date
2 of the incident, the location for purposes of
3 reference, the type of incident and the operative
4 times, the time of dispatch, the time equipment
5 responded and equipment that arrived.

6 For purposes of the chart, it wasn't
7 possible to list every apparatus. In some
8 instances, there were multiple apparatus
9 responding but the true capture was what's the
10 first truck, when does the first actual fire
11 apparatus arrive on scene after being dispatched.

12 My experience, as a firefighter
13 throughout the years is, basically, the first
14 truck is staffing and its ability to effectively
15 engage the situation and respond accordingly is
16 going to set the stage for the success for
17 failure potentially of the overall operation.

18 Also within the chart, is whether or
19 other companies responded with Minotola to the
20 incidents within the borough. I would also like
21 to note that, again, it's personal experience,
22 but that on at least one occasion in my career, I
23 responded with a less than fully staffed
24 apparatus to what was an automatic alarm call.

25 We arrived to find a working fire.

1 And by the time that incident was concluded, all
2 three of us on the first arriving apparatus had
3 sustained injuries because the work didn't go
4 away, we just didn't have the people to get
5 everything done the way we want to get it done,
6 sometimes working beyond our capacity.

7 That obviously was a hazard to us
8 and it translates into a hazard to the people
9 that are calling for help when 911 is called.

10 MR. FRATTARELLI: So I want to focus
11 on two issues, staffing and response time.

12 You've heard, obviously, the borough has
13 indicated by district 2, they feel they can
14 adequately protect the residents of the borough
15 with just Minotola Fire. Do you agree with that?

16 MR. KEMERY: The history and review
17 of these responses does not reflect that
18 representation, no.

19 MR. FRATTARELLI: What is it about
20 the staffing that you saw in the data that
21 concerned you?

22 MR. KEMERY: Initially, there was 26
23 calls with staffing data. Of those calls, 15
24 calls had less than four firefighters on the first
25 responding apparatus.

1 MR. FRATTARELLI: Why is four
2 significant?

3 MR. KEMERY: Four is the recommended
4 minimum established by the National Fire
5 Protection Associates for each responding
6 apparatus, four fully trained firefighters.

7 MR. FRATTARELLI: You heard some
8 testimony earlier about the fact that there was
9 an average of 9.3 I think it was that eventually
10 showed up. Can you explain what the significance
11 of that is?

12 MR. KEMERY: Again, when you have
13 the report is being done at the conclusion of an
14 incident, it reflects all responding members. It
15 doesn't necessarily reflect, did you have nine
16 people on the first rig or did you have three
17 people on the first responding apparatus and the
18 other six arrived. Maybe some of them even
19 arrived as the apparatus was backing back in
20 quarters upon the return from the incident.

21 And again, it equates to sending
22 a -- you got your nine people, but again, if only
23 three of them were on the first truck or the
24 trucks responding, three or half of them, that's
25 like sending half a football team on the field,

1 executing the play and sending the other half in
2 while you're halfway engaged into the play. It
3 just doesn't work.

4 MR. FRATTARELLI: The other issue I
5 wanted to ask you about was response time. Did
6 you do an analysis to response time?

7 MR. KEMERY: Yes, I did.

8 MR. FRATTARELLI: What did that
9 analysis show of the data from January to May?

10 MR. KEMERY: 36 calls had response
11 times of 10 minutes or more.

12 MR. FRATTARELLI: Out of that total,
13 how many calls?

14 MR. KEMERY: 57 calls survey.

15 MR. FRATTARELLI: Is 10 minutes
16 acceptable in your view?

17 MR. KEMERY: It's right there toward
18 the outer range of the NFPA standard, but again,
19 that's a lot of time for somebody not to be
20 breathing or a lot of time for somebody to be
21 trapped in a fire or to allow fire to spread
22 while you're still getting there.

23 MR. FRATTARELLI: A couple other
24 questions on this. Did you also analyze the data
25 for the locations of the fires?

1 MR. KEMERY: I did.

2 MR. FRATTARELLI: What did that
3 analysis show you?

4 MR. KEMERY: My analysis showed that
5 due to its central location of the borough of the
6 responses in 2021, Landisville Firehouse was
7 actually the closest firehouse to 55 percent of
8 the calls. The Minotola Firehouse was the
9 closest firehouse to 29 percent of the calls.

10 11 percent of the calls, the
11 response time was even. Both fire districts had
12 the same response distance and projected response
13 travel time. And three calls were mutual aid, so
14 they were not counted in the equation
15 representing five percent.

16 MR. FRATTARELLI: So you were
17 analyzing, these three fires, Landisville didn't
18 go to, right?

19 MR. KEMERY: Landisville did not
20 respond because they were closed. Minotola
21 responded in many cases with a back up company.
22 And so if 55 percent of the time, Landisville
23 would have been the closest firehouse responding
24 had they been opened.

25 55 percent of the occasions there

1 was a delay and response because a firehouse from
2 further away was called. Also, the out of town
3 company East Vineland, with all due respect to
4 them, just because of their geographic location,
5 in some cases, their response time, to back up
6 Minotola since Landisville was not in service was
7 double the response time for the back up to
8 arrive.

9 MR. FRATTARELLI: Last topic is we
10 heard a little talk about mutual aid and out of
11 town companies. Can you just explain briefly how
12 that works, when companies from out of town will
13 come to fight a fire in the borough?

14 MR. KEMERY: As was indicated by the
15 chief, usually in a structure fire situation,
16 you'll send more companies to a structure fire
17 than you will an automatic alarm call or an
18 incidental such as a car fire, brush fire or
19 wires call or smoke investigation. Again, the
20 mutual aid, it's coming from farther away.

21 So if you have less firefighters and
22 less equipment in town getting the location at
23 approximately the same time because they're both
24 in town, now, you have one company there, they're
25 waiting for the back up to get there longer

1 because it's coming from farther away.

2 MR. FRATTARELLI: And lastly, by the
3 same token, does Minotola or Landisville, if they
4 were open, do they go out of town as well?

5 MR. KEMERY: Minotola and several in
6 these runs did respond to mutual aid calls for
7 working fires or a cover assignment where you're
8 filling in for another firehouse in another
9 community that's committed to a working fire so
10 they still have coverage while their company is
11 committed.

12 In the case, since Landisville was
13 closed, in the case where Minotola's ladder truck
14 would be out on mutual aid, there was no ladder
15 truck in Buena Borough. Had Landisville been
16 open, okay, one ladder truck went out of town to
17 provide mutual aid, we still got another one
18 left.

19 The current fleet between the two
20 districts is pretty much balanced with two
21 engines, two aerial apparatus, which also has
22 pumps, two brush trucks. Minotola has air light
23 and rescue utility. And Landisville has the
24 tanker truck. So together, they represent a
25 pretty good fleet that provides back up even when

1 there's multiple incidents going on at the same
2 time in town and out of town.

3 MR. FRATTARELLI: So is it fair to
4 say with fire stations open, we would lower the
5 response time, we would increase the staffing and
6 also lessen the risk that the out of town
7 companies may not be able to respond promptly.
8 Is that all fair to say?

9 MR. KEMERY: Yes.

10 MR. FRATTARELLI: That's all I have.
11 My next witness, unless you have any questions,
12 Director, is Chief Kenneth Barbagli. Can you
13 give us your association or affiliation with the
14 fire district?

15 MR. BARBAGLI: I am the chief of
16 Landisville Fire and Rescue.

17 MR. FRATTARELLI: How long have you
18 been the chief?

19 MR. BARBAGLI: Since December 6th
20 2020.

21 MR. FRATTARELLI: December 6, 2020?

22 MR. BARBAGLI: Yes.

23 MR. FRATTARELLI: And just tell me
24 what your experience is, as a firefighter?

25 MR. BARBAGLI: I've been a

1 firefighter for a lot of years. Experiences I
2 have is the only thing I can really say is I
3 believe, if I'm saying it right, I believe
4 Minotola and Landisville are two companies that
5 should stay alive.

6 MR. FRATTARELLI: We'll get to that.
7 Have you worked as a chief before?

8 MR. BARBAGLI: No, deputy chief.

9 MR. FRATTARELLI: Can you estimate
10 how long you've been a firefighter?

11 MR. BARBAGLI: Probably about
12 25 years.

13 MR. FRATTARELLI: Is this a paid
14 job?

15 MR. BARBAGLI: No.

16 MR. FRATTARELLI: You've heard the
17 arguments today. Minotola Fire, their
18 commissioners believe they can adequately protect
19 the residents of the borough with just Minotola
20 Fire. Do you agree with that?

21 MR. BARBAGLI: No.

22 MR. FRATTARELLI: Why not?

23 MR. BARBAGLI: Because I heard
24 earlier, and it's the truth. Landisville Fire
25 has different equipment than Minotola. We have a

1 10 and 35 gallon tender. They have a rescue and
2 we just have different equipment and we can do
3 different things than they can and they can do
4 different things than we can.

5 MR. FRATTARELLI: What about with
6 respect to responding to calls, having two fire
7 stations. Do you feel that's necessary?

8 MR. BARBAGLI: To run, yeah.

9 MR. FRATTARELLI: Why?

10 MR. BARBAGLI: We're responding to
11 calls. Daytime have problems with volunteer
12 firefighters. We can make a good team with both
13 companies going out at the same time. If they
14 have two, three, we have two or three, maybe
15 more. It's better to have two companies run
16 them.

17 MR. FRATTARELLI: A problem with
18 volunteers in the day, is that something unique
19 to Buena Borough?

20 MR. BARBAGLI: Volunteers are hard
21 to come by.

22 MR. FRATTARELLI: I'm saying, is
23 that something that just happens in Buena or is
24 that something that happens in other places?

25 MR. BARBAGLI: No, that happens

1 everywhere.

2 MR. FRATTARELLI: With respect to
3 the location of Landisville Fire Company, do you
4 feel that is important in terms of protecting the
5 residents?

6 MR. BARBAGLI: Yes.

7 MR. FRATTARELLI: Why is that?

8 MR. BARBAGLI: Landisville's company
9 is located in the middle of Buena. We are close
10 to just about every, even though it's not our
11 district, we're closer to a lot of Landisville's
12 homes, senior homes.

13 MR. FRATTARELLI: Why are you
14 concerned about that?

15 MR. BARBAGLI: Well, you got one
16 senior home that has over 76, over 76 apartments
17 which people are in wheelchairs, handicapped.
18 They have one elevator. I believe you need
19 people there fast if they have to be evacuated.

20 MR. FRATTARELLI: Is that closer to
21 Landisville or Minotola?

22 MR. BARBAGLI: I believe that's
23 close to both of them, yeah, somewhere.

24 MR. FRATTARELLI: You mentioned the
25 staffing. In terms of the response time, would

1 having two fire stations affect the response
2 time?

3 MR. BARBAGLI: Yeah.

4 MR. FRATTARELLI: How?

5 MR. BARBAGLI: Well, as far as the
6 response time is, we all have the same problem.
7 We all have jobs. We all come to the station and
8 we go. And like I said, there's a bunch of us
9 that live in town, so at night, it's easier.
10 During the day, it's a little harder.

11 MR. FRATTARELLI: Lastly, were you
12 involved in helping to correct some of the PEOSH
13 violations against the fire company?

14 MR. BARBAGLI: I was involved in all
15 of them.

16 MR. FRATTARELLI: Did the
17 commissioners take them seriously?

18 MR. BARBAGLI: Yes.

19 MR. FRATTARELLI: Were there any
20 resources?

21 MR. BARBAGLI: No.

22 MR. FRATTARELLI: Do you feel all of
23 them have been adequately corrected?

24 MR. BARBAGLI: Yes.

25 MR. FRATTARELLI: Is Landisville

1 Fire Company ready to go?

2 MR. BARBAGLI: Landisville Fire
3 Company is ready to go. The men and women have
4 been ready to go.

5 MR. FRATTARELLI: Have you been in
6 contact with the volunteers since the suspension?

7 MR. BARBAGLI: Every Monday we meet
8 at this building?

9 MR. FRATTARELLI: And you've gotten
10 them up to speed in terms of their training and
11 certifications, correct?

12 MR. BARBAGLI: Yes.

13 MR. FRATTARELLI: Do you feel
14 there's an adequate number of volunteers that can
15 help reopen Landisville Fire if you get the call?

16 MR. BARBAGLI: Yes. And we have
17 more members coming once Landisville is open.

18 MR. FRATTARELLI: I don't have any
19 other questions.

20 MR. BARBAGLI: Thank you.

21 MR. FRATTARELLI: Lastly, I'm going
22 to call Charles Gazzara. Mr. Gazzara, can you
23 tell us what your affiliation is with the fire
24 district?

25 MR. GAZZARA: I've been a

1 firefighter for 49 years, just about, past
2 commissioner, past assistant chief. I've just
3 been active in the fire company.

4 MR. FRATTARELLI: When were you a
5 commissioned?

6 MR. GAZZARA: Just recently, I was a
7 commissioner by replacing a gentleman that left
8 in the middle of his term, so I filled an expired
9 term.

10 MR. FRATTARELLI: Do you remember
11 when that was?

12 MR. GAZZARA: September of last
13 year, I believe. It was only a few months.

14 MR. FRATTARELLI: So since September
15 of 2020 until when.

16 MR. GAZZARA: The election which was
17 April.

18 MR. FRATTARELLI: April of 2021.
19 What title did you have on the board?

20 MR. GAZZARA: I was chairman.

21 MR. FRATTARELLI: As chair person,
22 you were around at the time Landisville Fire
23 Company was closed, correct?

24 MR. GAZZARA: Yes.

25 MR. FRATTARELLI: And you were also

1 around when they filed their dissolution
2 application, correct?

3 MR. GAZZARA: Yes.

4 MR. FRATTARELLI: Do you support the
5 board's action to close Landisville Fire?

6 MR. GAZZARA: No.

7 MR. FRATTARELLI: Did the board ever
8 consult you, prior to closing Landisville Fire,
9 that they were going to do it?

10 MR. GAZZARA: They said they were
11 having some meetings, but we have never had any
12 meetings with the board after actually the State
13 of New Jersey came in.

14 MR. FRATTARELLI: Did you ask to
15 have meetings about the situation at that time?

16 MR. GAZZARA: I know the mayor
17 directly asked for a meeting and it was talked
18 about. I know the chief was told about. There
19 was no meetings to discuss anything with the
20 consolidate.

21 MR. FRATTARELLI: When the PEOSH
22 violations were happening, did the borough
23 contact you whether they were true? Is there
24 anything to this? What's going on?

25 MR. GAZZARA: No contacts.

1 MR. FRATTARELLI: Did they give you
2 any advance notice before they had a meeting to
3 close the fire station?

4 MR. GAZZARA: No.

5 MR. FRATTARELLI: How did you find
6 out about it?

7 MR. BARBAGLI: We had a Zoom
8 meeting, telephonic meeting of the council. We
9 were never sent anything officially, resolution
10 or not. We have never received a resolution that
11 we were given personally.

12 MR. FRATTARELLI: Are you familiar
13 with the application they made to dissolve fire
14 district number 1?

15 MR. GAZZARA: I am.

16 MR. FRATTARELLI: Did the borough
17 meet with you in advance before they filed that
18 to sit down with you and go over whether or not
19 fire district 1 agreed to being dissolved?

20 MR. GAZZARA: No.

21 MR. FRATTARELLI: Did they ever
22 approach you about consolidating the two fire
23 districts?

24 MR. GAZZARA: No.

25 MR. FRATTARELLI: I don't have any

1 other questions. I do want to add one other
2 point on the behalf of the fire commissioner of
3 fire district 1, as I indicated in my opening
4 statement. Based upon the operational data that
5 Mr. Kemery provided, they do feel it is vital
6 that those fire stations stay in business.

7 Their view is certainly that both
8 our stations are needed to protect the residents.
9 They are certainly willing. They're not wed to
10 their jobs. They're certainly willing to
11 consider consolidation of fire districts. But
12 the key proviso, in their view, is to make sure
13 this fire station stays open for all the reasons
14 we have submitted. That concludes our
15 presentation.

16 MS. SUAREZ: Thank you, Mr.
17 Frattarelli. Are there any other points that
18 either side would like to raise at this juncture?

19 MS. COSTIGAN: Yes, Director. I
20 would like to recall Joseph D'Alessandro, the
21 public safety director.

22 MR. D'ALESSANDRO: Yes, Miss
23 Costigan.

24 MS. COSTIGAN: Mr. D'Alessandro, as
25 public safety director, did you review response

1 times of Landisville prior to their shutdown from
2 September to December 14th of 2020?

3 MR. D'ALESSANDRO: I did.

4 MS. COSTIGAN: And did you prepare
5 an analysis of their response times for that
6 period?

7 MR. D'ALESSANDRO: I did.

8 MS. COSTIGAN: Would you please
9 speak to that?

10 MR. D'ALESSANDRO: I sure will. The
11 mayor and I were meeting regularly with the
12 members of Landisville at that point between the
13 summer and early fall of 2020. The mayor and I
14 had attended a September 2020 fire district
15 commissioners meeting and became concerned.

16 The level of internal conflict and
17 disharmony among the membership and the
18 commissioners was staggering. So as a result,
19 the mayor and I decided it would be prudent for
20 the borough to monitor the fire district's
21 emergency response during that time frame.

22 So the following data was collected
23 between September 8th of 2020 and December 14th
24 of 2020 and it wasn't through CAD reports. As
25 director of public safety, I have access to the

1 Gloucester County Communications with the local
2 fire district, so I actually would transcribe the
3 calls.

4 So there were a total of 11 calls
5 for service in fire district 1, the Landisville
6 section, from September 2020 to December 2020.
7 During that time, Landisville attempted to
8 respond with a fire truck to only six of the 11
9 calls.

10 So Landisville was able to get a
11 responding fire truck on the road 45.5 percent of
12 the time and it took an average of 8.2 minutes
13 for Landisville fire truck to leave the firehouse
14 to respond on those six calls. Of the six times
15 that the fire truck responded, Landisville's fire
16 truck arrived on location to only three of the 11
17 calls.

18 It took an average of 10.7 minutes
19 to arrive on location after the initial dispatch.
20 And firefighters from Landisville Fire company
21 arrived on location to emergency assignments in
22 their own district, only 27.2 percent of the
23 calls for which they were dispatched from
24 September to December of 2020. Just to add to
25 that, they responded with an average of 2.6

1 firefighters per call during that time frame as
2 well.

3 MS. COSTIGAN: And was this also
4 considered as part of the borough's consideration
5 prior to suspension of the fire district?

6 MR. D'ALESSANDRO: Yes, this was,
7 among other issues, that had occurred during the
8 summer of last year.

9 MS. COSTIGAN: As far as the PEOSH
10 issues, which the board members have heard a lot
11 about, but at this point, they've been abated.
12 And can you speak on those just briefly?

13 MR. D'ALESSANDRO: With regard to
14 the PEOSH violations, they were cited 28 total
15 violations, 19 of those were serious back in
16 October and November of 2020. They originally
17 had a date that was, I think it was about
18 90 days. I'd have to consult the actual order to
19 comply.

20 It was somewhere in the middle of
21 February. It ended up taking passed that date.
22 I think it was in March. Landisville had put an
23 application in to extend their abatement period
24 to the middle of June. So to best of my
25 knowledge, it took until the middle of June for

1 them to be abated.

2 I can't speak to PEOSH's work load
3 or if that was the rationale for the delay. But
4 as far as the borough is concerned, they became
5 abated when we received the close out letter.

6 MS. COSTIGAN: That was June of this
7 year, correct?

8 MR. D'ALESSANDRO: That's correct.

9 MS. COSTIGAN: Thank you. That's
10 all I have for Mr. D'Alessandro.

11 MR. D'ALESSANDRO: Thank you.

12 MS. COSTIGAN: I also wish to recall
13 Mr. LaPorta.

14 MR. LAPORTA: Yes, Miss Costigan.

15 MS. COSTIGAN: Mr. LaPorta, did you
16 listen to the testimony from Mr. Kemery?

17 MR. LAPORTA: Yes, I did.

18 MS. COSTIGAN: And do you have
19 comments on the testimony of Mr. Kemery?

20 MR. LAPORTA: Mr. Kemery's opinion
21 is based upon the facts provided to him and it's
22 an opinion through his training and experience.
23 But in regards to the fact that Mr. Kemery
24 stated, the CAD report does contain the fact of
25 second due apparatus or potential mutual aid

1 apparatus responding in with additional manpower
2 on it.

3 In regards to the comment of Mr.
4 Kemery's statement that the 9.3965 average
5 members that responded on our calls on East 57 as
6 being here an hour or whatever afterwards, it's a
7 complete moot point. When the call is done, we
8 come back, we take roll and that's complete.

9 These are fully trained structural
10 firefighters. And I'd like to take a moment here
11 to go back on a comment that Mr. Frattarelli
12 said. He made a comparison of we have 16 to
13 their one. We have 25 members of the Minotola
14 Fire Company. 22 were fully certified structural
15 firefighters.

16 SCBA, fit test certified and
17 everything all the way through. We do have four
18 members that assisted in engineering capacities
19 and other things like that. That number there of
20 22 structural firefighters is two and-a-half
21 times the listed members that Landisville even
22 provided to you today.

23 But back on that further comment is
24 what we end up doing is after the call is done,
25 we come back. Those personnel being at the

1 station on a second due arriving is very
2 beneficial. It doesn't matter if they're coming
3 from four 10ths of a mile away or an additional
4 seven 10ths of a mile away.

5 This is something when command gets
6 on location, they size up the building. They
7 provide their analysis of what's going on. They
8 know the resources and the manpower that's coming
9 in to them to be able to handle the situation at
10 hand.

11 MS. COSTIGAN: And you heard the
12 comments about the equipment, correct?

13 MR. LAPORTA: Yes.

14 MS. COSTIGAN: Does Minotola have
15 enough equipment to handle the firematic services
16 throughout Buena Borough?

17 MR. LAPORTA: Yes, ma'am. We've
18 been doing it, as we said, since 12-14-2020 with
19 no issues.

20 MS. COSTIGAN: Thank you, sir.
21 That's all I have, Director.

22 MR. LAPORTA: If I could real quick,
23 on a statement that was made by Chief Barbagli, I
24 believe he was referencing to the high value
25 target of 114 West Arctic Avenue. Just for facts

1 and I want the director and members of the board
2 to know, when he gave the comparison, there's two
3 elevators in that building. And that building is
4 located .7 miles from Minotola Fire Company and
5 it is 1.1 miles away from Landisville Fire
6 Company. Thank you.

7 MS. COSTIGAN: Thank you.

8 MR. LAPORTA: Miss Costigan, I would
9 like to add one other point. There's been
10 discussion a lot about PEOSH and violations as it
11 relates to dissolution. I think it's fair that
12 we put this into perspective. The rationale for
13 dissolution started months prior to PEOSH's
14 involvement.

15 Last July, the Bureau of Buena
16 became aware several issues that were at the time
17 ongoing at Landisville Fire Company and fire
18 district 1. Just to enumerate a few of those.
19 In July of 2020, Landisville fire Company had 36
20 SCBA bottles that were expired by 11 months and
21 10 months.

22 All of their operational bottles
23 were expired. Their pump tests on their
24 apparatus was five years past due. Half their
25 members were seven months late on fit testing.

1 Their SCBA regulators hadn't been tested for two
2 years. They had three illegal line officers
3 including the assistant chief. He didn't have
4 incident command management level one minimum.

5 They were missing documentation of
6 annual training and exposure and Hascom for nine
7 years. Their annual ladder test and the five
8 year non destructive was past due. All but one
9 of their members had a valid CPR card. They were
10 all expired, at that point, by seven months.

11 These were issues that the Borough of Buena took
12 very seriously, and that began the process that
13 brought us to where we are today.

14 MS. COSTIGAN: Thank you very much
15 for that. I think that concludes our
16 presentation, Director. Thank you very much for
17 all your attention and time.

18 MR. FRATTARELLI: Director, I'd like
19 to submit into the record the Board of Fire
20 Commissioners of fire district 2 on March 24th
21 2020 amended the bylaws to indicate that the
22 Minotola Fire Company cannot exceed 30 active
23 members.

24 So I want to offer that to rebut the
25 statement that they're willing to accept any and

1 everyone. They now have a 30 active member
2 limit, which according to the minutes is the
3 meeting is because of their JIF insurance policy,
4 which limits their coverage to 30 members.

5 As a result, I don't think it's
6 valid that they're able to go above to take in
7 anyone they want that works, that had volunteered
8 before for Landisville Fire. And lastly, one
9 other point I do want to make just in terms of
10 argument.

11 In response to the information that
12 was just provided, the PEOSH violations were
13 serious. We took them serious. They've all been
14 corrected. We have a new management team in
15 place. The point was at no point, were they come
16 to us, before they decided to close and dissolve
17 and bring those as the reasons.

18 And lastly, the data as to what
19 happened on 11 calls, I believe, so you got a
20 small snapshot in time, including situations
21 where they may have been recalled. We don't have
22 data. Again, that just makes our point. We've
23 shown the failings and the lackings of Minotola
24 and their response times and their staff times.

25 Having Landisville available in

1 combination would help alleviate any risk to the
2 borough. That is really the key here that all of
3 our witnesses have stressed. And that's why we
4 don't think that they've met their burden under
5 the dissolution application. That's all I have.
6 Thank you.

7 MS. SUAREZ: I appreciate that.
8 Just to clarify that point then, is that
9 accurate? So fire district number two can only
10 have a total of 30 members?

11 MR. LAPORTA: Currently right now,
12 by the bylaws, Mr. Frattarelli is right, with the
13 understanding that's the basis it's at 30
14 members. Prior to that, it was 35. And right
15 now, we have the ability that members can apply,
16 they can come in. We do have a wait list
17 possible. And if necessary, the Board of Fire
18 Commissioners, can by resolution consider go back
19 and raise it again to a 35, a 40 as necessary.

20 MR. FRATTARELLI: I'll only add,
21 Director, according to the minutes, the reason it
22 was lowered to 30 was to be, quote, align our
23 membership to that of our JIF insurance policy.
24 I think there may be another constraint there
25 that Mr. LaPorta may not be aware of or maybe is

1 aware of it, but it is I think an additional
2 constraint that would have to be considered.

3 MS. COSTIGAN: The JIF policy would
4 actually, when the application goes into the JIF,
5 the policy would provide for the number of
6 members, so it could be easily increased by a
7 bylaw amendment and also as an amendment to the
8 JIF policy. That's not a concern.

9 MR. FRATTARELLI: Okay. That's an
10 assumption. I don't know that.

11 MS. SUAREZ: At this juncture, do
12 any board members have questions or members of
13 the public have any questions that they want to
14 raise?

15 MR. MAPP: Yes, Director, I have a
16 question. What happens to the assets? I know
17 you explained some of that as far as equipment is
18 concerned. What happens to the building? What
19 is the short term and long term plan for all of
20 the assets of fire company 1, fire district 1?

21 MS. COSTIGAN: As far as our
22 application, the building for now will be shut
23 down. Utilities will be kept on. Within a short
24 period of time, Minotola will assess the need for
25 the building. And if it no longer needs the

1 building, it will be sold.

2 As for the equipment and the
3 apparatus, for the short term, it will maintain
4 the equipment and the apparatus. It will also
5 ascertain if it's compatible with the equipment
6 and apparatus of Minotola. If it is, it may keep
7 some. If not, it will be sold. Is that correct?
8 Mr. LaPorta?

9 MR. LAPORTA: Yes, that is correct.
10 Thank you, Miss Costigan. Mr. Mapp, did you have
11 any questions with that, sir?

12 MR. MAPP: No, I'm fine.

13 MS. SUAREZ: Does anyone else have
14 any questions or comments?

15 MR. FRATTARELLI: The only comment I
16 would add, Director, in light of that question
17 and that testimony, this is certainly something
18 that could have been worked out, had they
19 approached us about consolidation or about
20 dissolution.

21 It's not like this data that they're
22 now going to look at or evaluate the trucks is a
23 secret. We're all near by and we all live in the
24 same borough. It's frankly frustrating to the
25 commissioners that it was not approached in that

1 manner. Certainly, it would not have led us to
2 today?

3 MR. ZAPPARIELLO: Chairwoman, can I
4 speak, please?

5 MS. SUAREZ: Yes, Mayor.

6 MR. ZAPPARIELLO: Yes. During the
7 public meeting that we had at Buena Regional High
8 School, in our Power Point presentation, I did
9 present as evidence in October of 2020, we talked
10 about dissolution and there was an email that was
11 generated in the Power Point presentation that we
12 explicitly told Landisville that dissolution
13 would be a possibility.

14 MS. SUAREZ: So I hear everybody's
15 thoughts, comments, concerns. I certainly
16 understand some of the frustration that's felt on
17 probably both sides here. And Mr. Frattarelli,
18 to be quite frank with you, I do applaud fire
19 district's number 1 sincerity with handling the
20 violations and things of that nature and ensuring
21 that things moved forward in a way that, for lack
22 of a better term, righted the ship there.

23 Again, I just want to be clear that
24 this board is not passing judgment on the
25 validity of the dissolution of fire district

1 number 1. Our scope is limited to ensuring the
2 absorbing entity has the financing to take on
3 fire district number 1 and perform the services
4 of the dissolved district.

5 So for this board, this isn't about
6 whether this is the best course of action. This
7 is solely left to the local governing body to
8 opine on that. I just want to be crystal clear
9 on that as we kind of move forward here and at
10 this juncture, I'm going to ask the board if we
11 have a motion.

12 MR. BLEE: Madam Chair, I make the
13 motion to approve the dissolution.

14 MR. MAPP: I will second that
15 motion.

16 MR. BENNETT: Miss Suarez?

17 MS. SUAREZ: Yes.

18 MR. BENNETT: Mr. Mapp?

19 MR. MAPP: Yes.

20 MR. BENNETT: Mr. DiRocco?

21 MR. DIROCCO: Yes.

22 MR. BENNETT: Mr. Close?

23 MR. CLOSE: Yes.

24 MR. BENNETT: Mr. Avery?

25 MR. AVERY: Yes.

1 MR. BENNETT: Miss Rodriguez?

2 MS. RODRIGUEZ: Yes.

3 MR. BENNETT: Mr. Blee?

4 MR. BLEE: Yes.

5 MR. BENNETT: And Mr. Light is
6 absent. Motion is approved.

7 MS. COSTIGAN: Thank you to the
8 board. Thank you, Director.

9 MS. SUAREZ: Thank you everybody for
10 your time. I think everybody hear I can tell is
11 very passionate about this and that definitely
12 came through. I also appreciate everybody doing
13 their best to be respectful when there are
14 emotions at stake here, so I appreciate that.

15 MR. LAPORTA: Thank you, Madam
16 Director and the board. Please have a good day.
17 Thank you.

18 MS. SUAREZ: The final item on our
19 agenda is a presentation discussion concerning
20 changes to third part disbursement services
21 regulations. We have Mr. Palatucci here?

22 (Whereupon a break was taken.)

23 MS. SUAREZ: Do we have Bill
24 Palatucci?

25 MR. MCCARTHY: No. Good afternoon,

1 Madam Chairman and members of the board. My name
2 is James McCarthy. I am in-house counsel for
3 Municipal Financing Services Corp and we can
4 proceed without William Palatucci who was our
5 outside counsel.

6 And I promise we will do our best to
7 be brief. It's been a long afternoon and we
8 thank everybody for their patience and courtesy
9 and attention. And with that, I will turn the
10 matter over to our chairman and CEO, Theodore
11 Ellenis.

12 (At which time those wishing to
13 testify were sworn in.)

14 MR. ELLENIS: Good afternoon, Madam
15 Chair, members of the board. My name is Theodore
16 Ellenis. I'm the chairman and CEO for Municipal
17 Finances Services Corp. Joining us today is Mr.
18 James McCarthy, our in-house counsel and our
19 consultant, Mr. John Reinhardt.

20 With that, I would like to take a
21 moment to express my gratitude for allowing me
22 and providing me the courtesy to appear before
23 the board here today. Given it has been a long
24 day, I'll be as brief as possible. We are
25 respectfully requesting that the Local Finance

1 Board authorize Local Government Services to
2 draft regulations, broadening the scope of
3 N.J.A.C. 530-17, or in the alternative, Local
4 Finance Board authorize LGS to draft regulations,
5 as it deems appropriate, to permit local
6 government units to utilize the services of third
7 party vendor programs as we present here today.

8 What is a third party vendor
9 program? The third vendor program, or the
10 program, provides local government units with the
11 ability to have their existing accelerated basis
12 while receiving new extended terms of payment
13 from the third party vendor. Under this program,
14 no tax dollars are advanced by the jurisdiction
15 to the third party vendor.

16 Rather, the third party vendor pays
17 the local government units vendor for the
18 approved or authorized services that were
19 rendered to the jurisdiction. And then in turn,
20 then provides new extended payment terms back to
21 the jurisdiction. The program is a non factoring
22 accounts payable program offered to the local
23 government units again at absolutely no cost.

24 The program would further assist the
25 participating jurisdiction by providing a

1 proprietary accounts payable platform that
2 automates the accounts payable process, enhances
3 data management and reduces the internal cost
4 while improving transaction integrity and
5 efficiency.

6 The program is completely voluntary
7 for both the jurisdiction and its vendors. When
8 a vendor voluntarily elects to participate in the
9 program, the third party vendor enters the
10 vendor's information into the jurisdiction's
11 secure accounts payable expedited data
12 management.

13 Thus, saving time while reducing
14 expenses. When the invoice is approved by the
15 jurisdiction, the third party vendor is then
16 electronically noticed through the secured
17 proprietary AP platform, at which point,
18 authorized payments are expeditiously rendered to
19 the vendor with notice being given back to the
20 jurisdiction that a payment has been made.

21 Within the scope of the notice,
22 which is really provided in the form of a
23 statement, the jurisdiction is notified of the
24 new extended payment period. Thereafter, the
25 jurisdiction would render payment in the name of

1 the vendor to a dedicated lock box. The payee of
2 any service provided to a local government unit
3 is always the vendor.

4 In addition, there would be no
5 change of control to jurisdictional payments to
6 the vendors and no payments would be made until
7 approved by the local government unit. For
8 purposes of account integrity, the third party
9 vendor establishes a New Jersey, LLC special
10 purpose entity for each participating
11 jurisdiction with a dedicated account and an
12 approved federal/state financial institution to
13 ensure that there is no commingling of funds,
14 dedicated capital specifically for the prompt
15 payment to the jurisdictional vendor and that
16 those funds are managed and distributed by a
17 trustee with the financial institution.

18 Under this program, vendor payments
19 are guaranteed on behalf of the jurisdiction by
20 utilizing dedicated third party vendor funds that
21 are retained in the New Jersey, LLC, special
22 purposes entity account established specifically
23 for that jurisdiction. The TPV funds, or the
24 third party vendor funds, retained in the account
25 are used solely for the payment of that

1 jurisdiction's approved invoices.

2 Upon jurisdictional approval, the
3 guaranteed vendor payments are made by the
4 managing trustee of the financial institution.
5 The program would also local government units to
6 keep pace with the industry and jurisdictional
7 changes, particularly in the area of finance and
8 technology.

9 I would like to summarize the
10 features and benefits of the program that are
11 extended to the local government units. The
12 accelerated accounts payable program is provided
13 again as an absolutely no cost. It does provide
14 improved cash flow for the jurisdiction by
15 allowing the jurisdiction to retain their cash
16 for longer periods of time.

17 It does provide a proprietary
18 accounts payable documentation and management
19 system that digitizes the documentation, collates
20 and archives all of the AP documents and payments
21 at absolutely no cost. It provides a full
22 register of all satisfied or paid vendor invoices
23 within 24 hours of payment to the vendor, is a
24 100 percent voluntary no obligation opportunity.

25 The local government unit can cancel

1 the program at any time upon 30 days notice.
2 There are no debt filings or reporting required
3 and it increases the vendor relations and
4 improves the local government units vendor profit
5 margins by reducing costly financing options that
6 they're currently using such as factoring, asset
7 based lending, inventory or purchase order
8 finance.

9 Lastly, and perhaps most
10 importantly, in addition to the many benefits,
11 the third party vendor program fully supports and
12 hosts a proactive diversification and inclusion
13 initiative for the local government units. Such
14 programs include our own MFEP program which is
15 the Minority Firm Education Program which focuses
16 upon the minority women owned, veteran owned,
17 disabled veteran and small emerging business
18 community.

19 With us today is Major General
20 Retired Jamal Beale who served as the
21 commissioner and commander for the New Jersey
22 Army and Air National Guard and Mr. James Souder.
23 General Beale and Mr. Souder are the principals
24 of Apex Solutions Group which manages our MFAP
25 program.

1 With that, I thank you, Madam Chair
2 and the members of the board. It's my pleasure
3 to turn this over now to Mr. John Reinhardt.

4 MR. REINHARDT: So I know in local
5 government, first of all, I think most of you
6 know. I'm a certified municipal finance officer,
7 certified county finance officer, tax collector,
8 GPA. I have a couple more licenses that are not
9 worth going through. But in local government, we
10 tend to, when something is new, we pull back
11 right away.

12 This program is a little bit outside
13 the box of what we traditionally see. It's a
14 fresh idea. So it's just another tool for us to
15 have at our disposal. There are several benefits
16 to us in local government and I boiled them down
17 to five different areas. The program allows for
18 once the bills have been paid, local government
19 now has 60 to 90 days to repay those bills.

20 The bills still go through a lockbox
21 program, so still issued to the vendor, but it
22 gives us the ability to have cash flow. During
23 this pandemic, this would have been an awesome
24 tool for us instead of having to be sucked dry of
25 our revenues to have the ability to pay our bills

1 60 to 90 days later, so it's just another tool
2 and that's in a down environment.

3 In an up environment, it gives us 60
4 to 90 days to invest those funds to increase our
5 interest on when we invest those funds. The
6 second point I put down here is it keeps local
7 government honest on the prompt payment loss. I
8 know most of us feel that we pay our bills on
9 time, and I think we do a great job, but there
10 are many of us that don't do a great job.

11 So this is another tool that would
12 help to provide, especially on large projects,
13 the tool to make sure that we're paying out bills
14 within that time frame. The third point is this
15 program, and Ted touched on this, we have a
16 document management system that attaches to this
17 program that allows us to collect all of our data
18 virtually.

19 It's a digital inclusion of all the
20 documents behind the financial transaction. We
21 all know that government tends to be paper
22 intensive. We've got tons and tons of banker
23 boxes in storage and have we have no idea what to
24 do with them. This would actually digitize that
25 process from the beginning having no papers

1 submitted and attaches the transaction hidden
2 behind our financial system, which increases the
3 efficiency on audits, our internal documentation,
4 how we reference what's there, which is a great
5 benefit.

6 The fourth item that I put down here
7 is increased competition. Ted touched upon the
8 disadvantaged businesses and educating them on
9 how to do business flow to government. We all
10 know that increased competition helps us with our
11 prices, it drives it down.

12 The process they have there is to
13 increase the knowledge of how to deal with local
14 government. Usually it's a daunting task. The
15 first time you ever filled out an RFP or filled
16 out a proposal for local government between the
17 pay to play laws, everything else is there, it's
18 a little frustrating to go through.

19 I think through the education
20 process, we've become much more inclusionary
21 involving these disadvantaged businesses. The
22 fifth point I would like to make is by going
23 through this, there's been a hesitancy from local
24 government to go through the electronic payment
25 process. I think that this program would allow

1 them to tiptoe into that.

2 It's also a gateway to find out how
3 those electronic payments work and see the
4 advantage of that. Not only looking for a
5 canceled check, but seeing the digital record
6 that the payment was made and having that behind
7 that transaction.

8 So I think, you know, government
9 tends to lag behind the industry, and I think
10 what this might do is it might force us forward
11 into what the current industry is doing, taking
12 advantage of all the technology that's there.
13 Madam Chairman, that concludes our presentation,
14 unless there are any questions.

15 MR. MAPP: Madam Chair, I have a
16 question. How will this align with the
17 procurement process within the State of New
18 Jersey at the local level as well as a company
19 level? Because there is a procurement process
20 that must be followed. So with this proposed
21 program, what guarantees that you will be the
22 entity that will be providing these services?

23 MR. ELLENIS: Let me answer that
24 question. One, we're not involved in the
25 procurement process. The procurement process

1 stays germane to the local community, its
2 jurisdiction and the State of New Jersey. We're
3 simply on the back end processing payment. Upon
4 the payment being approved by the jurisdiction,
5 we have a dedicated capital account that's
6 established for that jurisdiction for that
7 participating jurisdiction, again, to ensure that
8 the funds are not commingled and that there's
9 adequate capital there to guarantee payment to
10 the vendors. Once the jurisdiction approves the
11 payable for payment, we effectuate that payment.
12 It goes up by the trustee. We do not touch the
13 procurement process. We do not get involved --

14 MR. MAPP: I understand that, sir.
15 But I am saying that for a municipality to bring
16 a service on board, there's a procurement process
17 that the municipality has to follow. I'm not
18 talking on the back end that you will handle.

19 But how do you get to the table to
20 provide that service to municipality X, Y or Z.
21 There's procurement process that all
22 municipalities, governmental entities in New
23 Jersey must follow.

24 MR. MCCARTHY: I appreciate that
25 questioning. So what we're were asking the board

1 for today is authorization to allow local
2 government services to expand N.J.A.C. 5:30-17,
3 or in the alternative, to authorize the drafting
4 of new regulations permitting this program, which
5 would be pursuant again to regulation.

6 The procurement process on the
7 vendor side would not change. These regulations
8 as proposed, in the event the board is inclined
9 to authorize Local Government Services to draft
10 the regulations, would do just that. And in
11 fact, today, we're just asking the board to
12 authorize the drafting of them and you'll get
13 another crack at it candidly in the event you're
14 inclined to approve our application today.

15 Once the regulations are drafted,
16 you'll have an opportunity to go through those on
17 a granular level and with following public
18 comment.

19 MR. MAPP: So to the Director, the
20 conversation today, is it about approving an
21 application from this entity or is it about a
22 look at existing rules and regs and how we as a
23 board might grant our okay to expanding the rules
24 and regs? I ask that because I didn't get the
25 impression that we were approving this entity

1 that is before us.

2 MR. MCCARTHY: I appreciate that
3 question, and if I didn't answer it clearly
4 enough, I apologize. We're not asking you to
5 approve the entity. We're simply asking the
6 board to authorize Local Government Services to
7 draft regulations following which you'll have an
8 opportunity to review those proposed regulations
9 in and of themselves.

10 MS. SUAREZ: This is partially why I
11 wish Mr. Palatucci was here because that's who we
12 had all of our initial conversations with. I
13 think we made it very clear on all of those
14 conversations that this would be a presentation
15 and discussion to the board.

16 And that from there, it would be
17 referred over to staff so we can move forward
18 with looking at potential draft to regulations
19 and things of that nature. So I just want to
20 make that crystal clear so that everybody has
21 their hopes set accordingly as to what was going
22 to be accomplished on this board meeting.

23 MR. ELLENIS: Madam Chair, that's
24 our understanding as well.

25 MS. SUAREZ: Perfect.

1 MR. AVERY: Director, can I ask a
2 question? How many firms in New Jersey offer a
3 service like this or might offer a service like
4 this, or is that unique to your company.

5 MR. ELLENIS: It's unique to our
6 company. Nobody has offered it. There are other
7 financial services such as factoring, but we're
8 the only group that comes in on an accelerated
9 payment side.

10 MR. AVERY: Are you aware of any
11 other state that allows this kind of a program?

12 MR. ELLENIS: I am.

13 MR. AVERY: And that is?

14 MR. ELLENIS: Michigan, Virginia.
15 There's a few others. And we're working through
16 that right now.

17 MR. AVERY: One of my concerns,
18 frankly is that I know it takes a long time and a
19 lot of effort to draft regulations. Before I'm
20 authorizing the local government service staff to
21 do that, I would like to have them do a little
22 bit more basic research with the various
23 professional groups that represent purchasing
24 agents, CFOs and government and see if there's
25 any interest or even demand for this kind of a

1 program prior to getting down the road and
2 writing regulations and publishing them and
3 having stakeholder meetings and all the other
4 things that go along with the regulatory process.
5 That's one of my concerns. We might get all that
6 done and get to the end and it's all for naught.
7 It's a lot of staff effort.

8 MR. ELLENIS: I appreciate that
9 question. I wonder if Mr. Reinhardt might be in
10 a position to respond.

11 MR. REINHARDT: So there are several
12 providers already providing these to the local
13 government and they're doing it without the
14 blessing of what's been going on officially.
15 That's why we're here before the board to talk
16 about, that we're here to present ourselves to
17 the board for this review process.

18 Going before the DLGS is just a
19 formality having them review the regs, having
20 them review what we do to consider the procedural
21 process behind that. I don't believe it's a
22 heavy lift and I think that we volunteered our
23 services and our legal staff to assist in that
24 process to help them so they're taking the burden
25 off of that staff.

1 As a local government official
2 myself, I have to admit, when I first saw this,
3 it was that it's something new, so we pull back
4 because it's new. But then after looking at it,
5 looking at the possible opportunities of what
6 this could do, it started to peak my interest and
7 there are some possibilities.

8 It is not a mandatory program. It's
9 a completely volunteer program on both the
10 municipal side and the vendor side. It is just
11 permissive and allows greater amount of
12 flexibility in what we do. Again, I know most of
13 us when it's something new, our first reaction is
14 to pull back and take that deep breath and say
15 what is this, because it's new, and that's
16 exactly what it is.

17 I think by allowing the staff just
18 to move forward with exploring it, discussing it
19 and coming back with some possible recommendation
20 to the board, I don't think that's taking too
21 much time away from it. I think it's just
22 something new for them to explore.

23 MR. MAPP: Folks, my apologies. I
24 have to sign off. Thanks everyone.

25 (At which time Mr. Mapp leaves the

1 hearing.)

2 MR. REINHARDT: Thank you, Mayor.

3 MR. CLOSE: Mr. Reinhardt, I'm going
4 to ask you to touch on one other aspect if you
5 don't mind since you're here. I had some
6 concerns about, you addressed some of them. But
7 cyber security, and that's a big issue right now
8 obviously for everyone.

9 I think for myself, I think most
10 municipalities struggle with IT. Some have
11 better resources and staff than others. Some
12 utilize outside professionals, but I think it's
13 an area that is in desperate need quite frankly
14 for towns and I'm concerned about this program in
15 terms of cyber security issues and what towns can
16 do internally and the number of things that we
17 see through the various funds with loss of funds
18 through folks because they don't have the proper
19 programs, processes, fire walls in place. Can
20 you touch on that a little bit relative to this
21 program.

22 MR. REINHARDT: Sure. I'm going to
23 jump in front of Ted because Ted is actually
24 going to answer the question. I'm not here as a
25 commissioner, but I happen to be one, and I'm

1 also the chairman of the cyber security task
2 force for the -- which covers state wide and that
3 was one of my primary concerns, and I know that
4 Ted can address this. We've been working with
5 the provider that's going to deal with the
6 processing. So Ted, you wan to run with that?

7 MR. ELLENIS: Yeah, sure. In terms
8 of compliance and in terms of IT risk mitigation,
9 our engine is really Bank of America's complete
10 AP process. Outside of that, we also use AVIT.
11 Currently, the platform itself to which we're
12 discussing, on our back end, is being utilized in
13 the State of New Jersey. It's fully complicit
14 it's passed all of the banking regs and rules
15 that we are required in terms of certification.

16 Right now, we know it's being used
17 in Jersey City, and outside of that, it's being
18 used at various components at the utilities base,
19 so we know that it's gone through its compliance
20 review here in the State of New Jersey. And AVIT
21 that has been submitted to LGS, we actually
22 provided all this information prior.

23 MR. CLOSE: Thank you.

24 MR. REINHARDT: To follow up on
25 those responses, any other IT or cyber security

1 concerns can be addressed by way of regulation.

2 MR. ELLENIS: Certainly.

3 MR. CLOSE: I guess, sir, on that
4 end, I do have concerns internally at the local
5 level whether they have folks in place to handle
6 and deal with it from their end a swell. I know
7 you're talking about your platform, I believe
8 versus the folks on what they have in place
9 internally in each of the corresponding entities,
10 but thank you.

11 MR. ELLENIS: Thank you.

12 MR. REINHARDT: Mr. Close, just to
13 address that. What we're proposing and we've
14 been working with the current software vendors in
15 the state, the program actually bolts on top of
16 what's there, whether it's Edmonds or MSI or any
17 other platform and it works in conjunction with
18 our current controls. And many of those
19 obviously, the majority are between those two
20 systems in the entire state.

21 MR. CLOSE: Thank you. I appreciate
22 that follow up.

23 MR. MARTUCCI: Director, Jason
24 Martucci on the line. I was wondering if the
25 representatives from Apex Solutions could go a

1 little bit in detail as far as their role in the
2 services and the program provided by MFSC for the
3 benefit of the board.

4 MR. BEALE: Certainly. Can you hear
5 me?

6 MR. MARTUCCI: Yes.

7 MR. BEALE: I'm Jemal Beale. I'm a
8 founding member, founding principal of Apex
9 Solutions. And right now, one of our main lines
10 of effort is training in the space for work force
11 development, but we also provide diversity
12 inclusion and project management training and
13 working with MFSC to, once they have a handshake
14 agreement or agreement with the municipality, we
15 come in and provide training to help vendors,
16 minority vendors, minority business enterprises,
17 disabled owned Veteran businesses and small
18 businesses in the area to become registered and
19 increase that presence in the community to work
20 with the city, state, county, government,
21 whatever the level of need is. And Mr. Avery,
22 was that you who asked the question?

23 MS. SUAREZ: That was Jason
24 Martucci.

25 MR. BEALE: Jason, I hope I answered

1 your question, and I can good go in depth if
2 needed.

3 MR. MARTUCCI: As far as the
4 training that's provided, is it more, I think it
5 goes to Mr. Mapp's question before he signed off,
6 it's not really -- it wouldn't be on the
7 procurement side per se. It would be more, kind
8 of what type of -- can you go in a little more
9 detail in terms of what type of training is
10 provided to minority women owned business
11 enterprises, et cetera.

12 MR. ELLENIS: Jemal, if you don't
13 mind. Mr. Martucci, the way the program works is
14 what we bring to the community is the following.
15 We've noticed that in many of the jurisdictions,
16 that there is a lack of minority participation at
17 the RFP level and there's a lack of vendors.

18 We came up with a program that is an
19 event posted in the jurisdiction and in tandem
20 with the EDA and the jurisdiction's embracement
21 in that we market and bring in minority firms
22 that are not properly recognized. Our objective
23 is to get them properly registered in the system
24 to be recognized as minority firms, or whatever
25 the caption is, and then thereafter get them

1 properly positioned and understand how to
2 effectuate an RFP, so they become part of the
3 vendor profile and vendor community for that
4 particular jurisdiction.

5 There's a lot of moving parts, as
6 you're aware. And while we found that many of
7 these particular companies are great at what they
8 do, administratively, there is no resource there
9 to, A, give them time to get properly registered,
10 get them cleaned up or get them even to the RFP
11 process, so we do that in every community.

12 Amongst other things there is an
13 extended training program after that for them to,
14 again, work with the RFP process, understand how
15 they can monetize their agreements and move
16 forward and grow within that community or serve
17 multiple jurisdictions. That's the impetus of
18 what the program is.

19 And beyond that, Apex Solutions has
20 been brought in to, not only help facilitate our
21 own diversification plan, but to assist those
22 firms that are coming in with theirs at no cost
23 to the municipality.

24 MR. BEALE: If I could add, our firm
25 itself is SB, BOB, NBE, SBE, DBE and it's a real

1 challenge to get all of that done, so we're here
2 to help other firms reach that level of
3 certification and it opens a lot of doors and
4 creates a nice environment for small businesses.

5 MR. REINHARDT: Coming from the
6 outside, most of us work in government so we see
7 what it. It's got that ten standard sheets that
8 respond to. The first time we come up with the
9 political contribution form, you're trying to
10 scratch your head, trying to figure out. There
11 are so many forms that are frustrating and
12 confusing as you try to submit them and most
13 people bail out.

14 When you get passed that and you're
15 awarded the contract and you're submitting your
16 bill and you're wondering what this thing is, a
17 PO. Who knows what a PO is. In our world we
18 know what it is. For the people outside, we're
19 educating them on a process of submitting it,
20 sending their invoices in, and educating them not
21 necessarily on a prompt payment, but here's the
22 process that you need to do to make sure you're
23 complete in order to get paid.

24 But for the outsiders looking in,
25 it's frustrating, so that's the education process

1 of getting, you know, I want to quote,
2 disadvantaged, not just minority, but it's any
3 disadvantaged group in learning how to submit
4 proposals.

5 MR. BEALE: John, you nailed it.
6 Just last thing and I'll be quiet. I'm the son
7 of entrepreneurs, and one thing they are not,
8 they are not involved in all these certifications
9 because of what John just alluded to. He laid it
10 out perfectly. My parents are experts at their
11 business, but they're not expert at back office
12 and doing this paperwork. It's really
13 challenging and we want to help the community
14 grow in that area.

15 MR. ELLENIS: Precisely.

16 MR. AVERY: This service to more
17 involve minority and certain eligible groups, is
18 that focused on the RFP, RFQ process? Because in
19 my experience, most of government spending gets
20 spent through the procurement of goods and
21 services through the bid process where you bid
22 for pencils or paper or whatever, not so much the
23 professional services type operation on the RFP,
24 RFQ stuff. Is it focused on trying to get
25 professionals involved in government, which is

1 fine.

2 MR. ELLENIS: The focus is two fold.
3 The focus is first, again, to get those firms
4 that fall into those categories that are not
5 properly recognized now, properly registered.
6 And thereafter, get them to the point where they
7 get advisement and assistance so they can
8 participate in the RFP and the RFQ process.

9 Specifically for core commodity
10 goods, whether it be anything from construction
11 to providing paperclips. It's not so much
12 professional services. It really is the core
13 goods that drive the jurisdiction. And it's in
14 that capacity that first you need to get them
15 properly registered, so they can participate.

16 And then you got to teach them how
17 to be able to fill out, as John pointed out, my
18 colleague, Mr. Reinhardt, all of the paperwork
19 that's necessary. The problem is that when
20 they're working, they don't necessarily have the
21 capacity to put that together, nor, the
22 instruction, so we put together a program that
23 does two things.

24 It gets them properly registered and
25 we put this on our dime. There is no cost to the

1 jurisdiction. It makes sense because it brings
2 in more community involvement and it brings in
3 more vendors that can participate locally at that
4 level. However, you can't just do it in a
5 vacuum. You have to be there to assist them
6 because that mountain of paperwork, which people
7 have worked with for 30 years that are
8 experienced, not necessarily going to work with a
9 guy who runs a welding company.

10 He's going to need the advisement
11 from consultants that he trusts from within and
12 that's what we put together at no cost for this
13 group. Now we do that in each community and I
14 think it's a tremendous benefit for those
15 communities because it has a demonstrable impact
16 on the amount of firms that are now in your
17 register of approved vendors.

18 MR. REINHARDT: Further to that
19 point, it can range from a cleaning service, a
20 landscaping firm. I have a friend of mine that
21 has a landscaping business and wanted to put in a
22 bid and he was overwhelmed by a process. It
23 could be any of those all the way up to the
24 attorneys. Construction jobs, any of them who
25 want to participate in this program. It ranges

1 the full spectrum, and not just focused on
2 professionals.

3 MR. ELLENIS: Again, I want to
4 underscore, our program, and thank you, John, is
5 focused upon diversification and inclusion and
6 it's specifically to get more firms that are
7 considered minority under any of those captions
8 involved because that's where there's a real lack
9 of vendor participation.

10 MR. BEALE: The phrase would be
11 exposure leads to expansion. That's what you
12 want to think about.

13 MR. MARTUCCI: Mr. Ellenis, when
14 you're talking about approved vendors, almost
15 like a prequalification, is that for those
16 municipal local units that have set aside
17 programs, do you mean approved vendors for those
18 set asides?

19 Under New Jersey law, there is a
20 contracting permitted to have certain set asides,
21 minority, women owned business enterprises,
22 Veteran owned business enterprises, some small
23 business enterprises. It's approved vendors for
24 those set asides, correct.

25 MR. REINHARDT: I'm going to jump in

1 on that one. We could work with that, absolutely
2 we could. The specifics of every one of those
3 programs is going to be a little bit unique, so
4 that would have to be crafted for each
5 municipality.

6 MR. ELLENIS: Right. But we have
7 the flexibility to address that.

8 MR. REINHARDT: Absolutely.

9 MR. MCCARTHY: And it can be picked
10 up in the regulations as well.

11 MR. MARTUCCI: Director, those are
12 all the questions I have.

13 MS. SUAREZ: Thank you, Jason. So I
14 just want to get back to one question, I think
15 Mr. Mapp was attempting to get at, which was, I
16 of course understand some municipalities are
17 hesitant. Nobody wants to be the first to do
18 things.

19 Has there been any municipalities or
20 local government to have, I guess, engaged with
21 or already had conversations with your entity
22 about potentially doing something like this.

23 MR. ELLENIS: Yes. We've spoken
24 with several municipalities and several vendors.
25 Obviously, the vendors push us because of the

1 program being able to accelerate payment and
2 they've experienced the frustration of late
3 payment. However, with respect to your direct
4 question, yeah, we've spoken with several
5 communities.

6 However, we thought it best to first
7 go through the process of being complicit with
8 LGS and going through the process of being
9 properly acknowledged that we can do business as
10 we say.

11 MS. SUAREZ: Right. I appreciate
12 that. Ball park, about how many municipalities
13 do you think have engaged on this so far?

14 MR. ELLENIS: To date, around 12.

15 MR. REINHARDT: With great interest
16 and just with hesitancy that, hey, there's rules.

17 MR. BEALE: If you'd like, I can add
18 some context from my previous life. When we
19 would activate soldiers, first aid active duty,
20 we would consume a lot of meals from a local
21 vendor, just say a local deli.

22 In a three day period, we'd run up a
23 bill of 15, maybe \$20,000 worth of food and they
24 would like to get paid much sooner than the state
25 provides right now. That's just a simple

1 example. You're putting a hurting on some of
2 these businesses out there, so I know if I was in
3 their shoes, this would be a blessing to me.

4 MS. SUAREZ: I certainly see the
5 benefit to the vendors of course.

6 MR. ELLENIS: To the benefit to the
7 jurisdiction and you had asked about the
8 interest. The reason that the jurisdictions have
9 exercised interest and have been enthusiastic is
10 because there's a program that comes in that does
11 help them usher into the new millennium.

12 It gives them tools that they
13 currently don't have to improve efficiency
14 internally at no risk, literally at no risk.
15 It's under that premise and with all the benefits
16 and of course in today's environment
17 diversification inclusion are big components of
18 working collectively in the government sector.

19 For those reasons, it's been warmly
20 embraced and we've been grateful and we've been
21 very blessed in that we haven't been turned down
22 anywhere we've stepped into as of yet.

23 MS. SUAREZ: Do any of the board
24 members have questions or any members of the
25 public? Hearing none, I would ask that we move

1 to refer this matter to staff. Do I have a
2 motion?

3 MS. RODRIGUEZ: I make a motion.

4 MR. BLEE: Second.

5 MR. BENNETT: Miss Suarez?

6 MS. SUAREZ: Yes.

7 MR. BENNETT: Mr. Mapp is absent.

8 Mr. DiRocco?

9 MR. DIROCCO: Yes.

10 MR. BENNETT: Mr. Close?

11 MR. CLOSE: Yes.

12 MR. BENNETT: Mr. Avery?

13 MR. AVERY: No.

14 MR. BENNETT: Miss Rodriguez?

15 MS. RODRIGUEZ: Yes.

16 MR. BENNETT: And Mr. Blee?

17 MR. BLEE: Yes.

18 MR. BENNETT: With five votes, it

19 will be referred to staff for review.

20 MR. ELLENIS: Thank you.

21 MS. SUAREZ: If I'm not mistaken, I

22 think that was the last item on the agenda. So

23 do I have a motion to adjourn?

24 MS. RODRIGUEZ: Make a motion.

25 MR. AVERY: Second.

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MR. BENNETT: All those in favor?

BOARD MEMBERS: Aye.

(Hearing Concluded at 3:22 p.m.)

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

2

3 I, LAUREN ETIER, a Certified Court
4 Reporter, License No. XI 02211, and Notary Public
5 of the State of New Jersey, that the foregoing is
6 a true and accurate transcript of the testimony
7 as taken stenographically by and before me at the
8 time, place and on the date hereinbefore set
9 forth.

10 I DO FURTHER CERTIFY that I am neither a
11 relative nor employee nor attorney nor council of
12 any of the parties to this action, and that I am
13 neither a relative nor employee of such attorney
14 or council, and that I am not financially
15 interested in the action.

16

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Lauren M. Etier



23

Notary Public of the State of New Jersey

24

My Commission Expires June 30, 2022

25

Dated: August 2, 2021

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