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NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS  
LOCAL FINANCE BOARD  
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March 8, 2023  
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Oral sworn testimony in the  
above-captioned matter taken via remote  
videoconference before LISA F. PENROD, Certified  
Court Reporter (XI01753) and Registered Professional  
Reporter, on the above date, commencing at 10:25  
a.m., there being present:

1     A P P E A R A N C E S:  
2     Jacquel yn Suarez, Di rector  
      Al an Avery  
3     Adri an Mapp  
      Domi ni ck Di Rocco  
4     Wi l l i am Cl ose  
      I di da Rodri guez  
5     Ni chol as Bennett

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APPLI CATIONS

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1 MS. SUAREZ: So I believe the first  
2 item that the board needs to dispense of is last  
3 month's meeting minutes.

4 Do we have a motion to adopt the  
5 February 8, 2023, minutes?

6 MR. MAPP: Moved.

7 MS. RODRIGUEZ: Second.

8 MR. BENNETT: I have Mr. Mapp and Ms.  
9 Rodriguez second.

10 Ms. Suarez.

11 MS. SUAREZ: Yes.

12 MR. BENNETT: Mr. Mapp.

13 MR. MAPP: Yes.

14 MR. BENNETT: Mr. Di Rocco.

15 MR. Di ROCCO: Yes.

16 MR. BENNETT: Mr. Close.

17 MR. CLOSE: Yes.

18 MR. BENNETT: Mr. Avery.

19 MR. AVERY: Yes.

20 MR. BENNETT: And Ms. Rodriguez.

21 MS. RODRIGUEZ: Yes.

22 MR. BENNETT: Motion approved.

23 MS. SUAREZ: Thank you.

24 And then I believe we have some  
25 complaint considerations before the board.

1 Do we have Ms. Jones with us? If so,  
2 I'm just going to run through them quickly.

3 MS. JONES: Yes. Thank you, Director.  
4 First up for the board's consideration  
5 is 18-14 which is a notice of investigation where  
6 the board is investigating for potential violations  
7 of Subsection C and D.

8 MS. SUAREZ: Do we have any questions  
9 on that one?

10 Hearing none, do we have a motion to  
11 approve?

12 MR. MAPP: Move.

13 MR. Di ROCCO: Second.

14 MR. BENNETT: Mr. Mapp and Mr. Di Rocco  
15 second.

16 Ms. Suarez.

17 MS. SUAREZ: Yes.

18 MR. BENNETT: Mr. Mapp.

19 MR. MAPP: Yes.

20 MR. BENNETT: Mr. Di Rocco.

21 MR. Di ROCCO: Yes.

22 MR. BENNETT: Mr. Close.

23 MR. CLOSE: Yes.

24 MR. BENNETT: Mr. Avery.

25 MR. AVERY: Yes.

1 MR. BENNETT: Ms. Rodriguez.

2 MS. RODRIGUEZ: Yes.

3 MR. BENNETT: Motion approved.

4 MS. JONES: Next up for the board's  
5 consideration is 21-12, which is two notices of  
6 determinations dismissing the complaints for no  
7 reasonable factual basis.

8 MS. SUAREZ: Any questions or  
9 comments?

10 Hearing none, do we have a motion to  
11 dismiss?

12 MR. AVERY: So moved.

13 MR. Di ROCCO: Second.

14 MR. BENNETT: Mr. Avery and  
15 Mr. Di Rocco seconds.

16 Ms. Suarez.

17 MS. SUAREZ: Yes.

18 MR. BENNETT: Mr. Mapp.

19 MR. MAPP: Yes.

20 MR. BENNETT: Mr. Di Rocco.

21 MR. Di ROCCO: Yes.

22 MR. BENNETT: Mr. Close.

23 I'm sorry, Mr. Close?

24 MR. CLOSE: Yes.

25 MR. BENNETT: Mr. Avery.

1 MR. AVERY: Yes.

2 MR. BENNETT: And Ms. Rodriguez.

3 MS. RODRIGUEZ: Yes.

4 MR. BENNETT: Motion approved.

5 MS. JONES: Next up for to board's

6 consideration is 22-38 which is a notice of

7 determination dismissing the complaint for no

8 reasonable factual basis.

9 MS. SUAREZ: Any questions or  
10 comments?

11 Hearing none, do we have a motion to  
12 dismiss?

13 MS. RODRIGUEZ: So moved.

14 MR. MAPP: Second.

15 MR. BENNETT: Ms. Rodriguez and

16 Mr. Mapp seconds.

17 Ms. Suarez.

18 MS. SUAREZ: Yes.

19 MR. BENNETT: Mr. Mapp.

20 MR. MAPP: Yes.

21 MR. BENNETT: Mr. Di Rocco.

22 MR. Di ROCCO: Yes.

23 MR. BENNETT: Mr. Close.

24 Mr. Close, you're on mute.

25 MR. CLOSE: Yes.

1 MR. BENNETT: Mr. Avery.

2 MR. AVERY: Yes.

3 MR. BENNETT: And Ms. Rodriguez.

4 MS. RODRIGUEZ: Yes.

5 MR. BENNETT: Motion approved.

6 MS. JONES: Next up for the board's  
7 consideration is 13-005 and 14-004. This is an  
8 initial decision from the Office of Administrative  
9 Law.

10 At this time the board is being asked  
11 to accept initial decision in its entirety.

12 MS. SUAREZ: Any questions or comments  
13 on this one?

14 Hearing none, do we have a motion to  
15 adopt?

16 MR. AVERY: So moved.

17 MR. MAPP: Second.

18 MR. BENNETT: I have Mr. Avery with  
19 Mr. Mapp second.

20 Ms. Suarez.

21 MS. SUAREZ: Yes.

22 MR. BENNETT: Mr. Mapp.

23 MR. MAPP: Yes.

24 MR. BENNETT: Mr. Di Rocco.

25 MR. Di ROCCO: Yes.



1 MR. BENNETT: Mr. Close.

2 MR. CLOSE: Yes.

3 MR. BENNETT: Mr. Avery.

4 MR. AVERY: Yes.

5 MR. BENNETT: And Ms. Rodriguez.

6 MS. RODRIGUEZ: Yes.

7 MR. BENNETT: Motion approved.

8 That concludes --

9 MS. SUAREZ: Just bear with me for one  
10 second.

11 (Brief recess.)

12 MS. SUAREZ: All right. So that now  
13 wraps of the ethics portion of our agenda.

14 As we move on to the applications, I'm  
15 just going to remind everyone, board members,  
16 applicants, members of the public, if you could just  
17 please remain muted just to eliminate background  
18 noise. If you are on phone only, star 6 will both  
19 mute and unmute the call for you.

20 Also, just a reminder that as  
21 applicants appear to testify, please make sure that  
22 your camera is on, and also speak up when your  
23 application is called so that your image will  
24 actually appear and that will allow us to swear you  
25 in prior to testifying.

1                   So the first applicant appearing  
2 before the board today is the Gloucester Township  
3 Fire District Number 2.

4                   I believe we have Mr. Braslow who's  
5 going to present the application?

6                   MR. BRASLOW: That is correct,  
7 Director. Thank you.

8                   MS. SUAREZ: Wonderful.

9                   Okay. So is there anybody we need to  
10 get sworn in?

11                  MR. BRASLOW: There should be two  
12 representatives from the fire district, one being  
13 the administrator and one being a commissioner for  
14 possible testimony.

15                  MS. SUAREZ: Is that Mr. Robb?

16                  MR. BRASLOW: It would be Mr. Robb. I  
17 don't know if he's by himself. Unfortunately, I'm  
18 on my phone so I can't see.

19                  MS. SUAREZ: I see two gentlemen.  
20 There are two gentlemen with him, so yes.

21                  MR. ROBB: So the second gentlemen is  
22 Commissioner Raymond Evans.

23                  MS. SUAREZ: Okay, wonderful. So we  
24 are going to get both of you sworn in.

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BILL ROBB

RAYMOND EVANS

is duly sworn by a Notary Public of the State of New Jersey and testifies under oath as follows:

MS. SUAREZ: Mr. Braslow, the floor is hoarse.

MR. BRASLOW: Thank you, Director. Good morning.

This is an application from Gloucester Fire District Number 2 seeking to purchase a tower ladder fire truck and to engage in lease purchase financing relative to the purchase.

On December 13, 2022, a special election was held by the fire district to secure voter approval to engage in either lease purchasing or issue bonds and bond anticipation notes, and to purchase the ladder tower fire truck for an amount not exceeding \$2,200,000.

The vote concerning the election was 658 in favor, which was 72 percent of the votes that were cast, 239 opposed. There were a total of 908 votes.

The registered voters in the fire district are 12,075, and the population of the fire district is 25,000.

1                   The fire district advertised for bids  
2 concerning proposed lease purchase financing. 12  
3 bids were sent out, five bids were received, which  
4 was very enlightening based on past applications  
5 where we've been seeing one bid.

6                   TD equipment financing submitted the  
7 low bid at 3.46 percent all the way to PNC  
8 equipment, which bid 4.58 percent.

9                   So TD equipment being the low bidder  
10 at 3.46 percent, the proposed amortization would be  
11 over a period of ten years which would result in an  
12 annual attainment of \$144,401.67.

13                   The purchase price of the fire truck  
14 would be \$1,166,982.35. The fire district would be  
15 using \$700,000 of capital funds already accumulated,  
16 thereby resulting in an ultimate final cost of the  
17 fire truck -- excuse me, of \$1,866,982.35. The  
18 financing would be \$1,166.982.35.

19                   This fire truck which the district  
20 seeks to purchase is replacing a current tower  
21 ladder which is 25 years old. As set forth in the  
22 application, there have been issues of repair,  
23 replacement and maintenance issues.

24                   The fire district referenced that the  
25 truck has been out of service a total of six months

1 over the last two years. The truck has logged  
2 28,873 road miles, 3,853 engine hours and 1,208  
3 aerial hours.

4 What the district also noted in its  
5 application is that the only other ladder truck in  
6 this town was District 4's, and that has been  
7 removed from service for mechanical issues and so  
8 forth.

9 This particular truck that the  
10 district seeks to purchase will be ready for  
11 delivery in September or October of this year. What  
12 the district did, and again, we have been seeing  
13 applications where obviously the truck will not be  
14 delivered for multiple years. In this case, the  
15 district was able to deal with Pierce Manufacturing  
16 under the HGAC, the co-op. This is a stock truck  
17 with minor modifications which meets the needs of  
18 the fire district.

19 So again, as opposed to waiting years  
20 for the truck to be constructed, the district  
21 expects to take delivery in either September or  
22 October of this year.

23 The fire district did discuss a  
24 potential truck purchase with three different  
25 manufacturers. When looking at the price of what

1 the bid would have resulted in, a state contract to  
2 the HGAC, the HGAC savings are going to exceed  
3 \$200,000 to the fire district.

4 The average home in Gloucester  
5 township is \$207,800. The fire district tax is  
6 point 172, resulting in an average fire tax  
7 assessment of \$357.42.

8 The first payment on the debt would  
9 not be until 2024, but assuming no changes in  
10 income, expenditures or ratables, that payment would  
11 result in a tax rate of point 193 per 100, which  
12 would be an additional cost to the tax payer of  
13 \$45.37.

14 Just one final comment for the board  
15 and we'll be open for any questions, this particular  
16 district is a combined career and volunteer  
17 department. It has six career fire fighters, 22  
18 active volunteers.

19 Their current apparatus consists of a  
20 shared rescue engine, which there's a shared service  
21 agreement with Fire District 4 in town.

22 The other trucks that they have are a  
23 rescue engine, one pumper, and of course one heavy  
24 rescue truck and the tower ladder.

25 I won't go into the other detail,

1 which is the rationale set of the application by the  
2 district as to why they need this truck, but based  
3 on the fact that there is no ladder in town that's  
4 accessible, this will be the only ladder truck.

5 District 2 has indicated they intend,  
6 as part of their shared services agreement, to  
7 discuss with District 4 their ability to utilize the  
8 truck also. We think it makes sense. It's for the  
9 safety of the residents of the fire fighters, and  
10 thank you. We'd be open to any questions.

11 MS. SUAREZ: Thank you very much,  
12 Mr. Braslow. That was very thorough.

13 MR. BRASLOW: Thank you.

14 MS. SUAREZ: One, I just want to just  
15 take an opportunity to kind of commend the fire  
16 district on not only exploring shared service  
17 opportunities, which is not something that I think  
18 is quite frequent in the fire district world, but as  
19 the Director of Local Government Services, that is  
20 certainly something that I am very interested in as  
21 we handle, you know, not only the LEAF grants, but  
22 also shared services and implementation of shared  
23 services all across New Jersey.

24 So kudos for kind of thinking outside  
25 of the box and being very sparingly with tax payer

1 dollars when it comes to the purchasing from  
2 apparatus when you can share amongst fire districts.

3 The other item that I kind of wanted  
4 to highlight a little bit, and I think this is  
5 certainly going to set the bar from my perspective  
6 as the chair of the Local Finance Board when it  
7 comes to the current climate and how long it's been  
8 taking to obtain apparatus.

9 So I hear Mr. Braslow highlighting for  
10 us that you went with more of a stock vehicle with a  
11 few modifications which would enable you to receive  
12 it in six- to seven-months period of time versus the  
13 three- to four-year period that we're currently  
14 seeing amongst some of the purchases for items that  
15 need to be outfitted with significant  
16 specifications.

17 So I would very much appreciate if we  
18 could hear a little bit about what the thought  
19 process was that went into your evaluation for the  
20 apparatus that you needed, and also if we could talk  
21 about a little bit the shared service and how that  
22 came to be in Gloucester Township, because I think  
23 those are two very interesting facets from my  
24 perspective.

25 MR. BRASLOW: Thank you, Director.



1 What I would do is defer to Administrator Robb  
2 and/or the commissioners to address that.

3 MR. ROBB: Yes, thank you.

4 So the shared service, as far as our  
5 24-hour staff career engine really was borne out of  
6 a necessity. We weren't able to consistently and  
7 reliably put an apparatus, staff apparatus on the  
8 street in a timely manner with the home base  
9 volunteer response, and we also did not have enough  
10 career fire fighters in our district to staff an  
11 engine, so we reached out to our partners at  
12 District 4.

13 At the time we each had six career  
14 fire fighters. That's since grown by a couple, but  
15 through our shared service, we were able to put --  
16 combine all of our career fire fighters under one  
17 umbrella and assign them to one of three 24-hour  
18 platoons to staff a fire apparatus, and as you know,  
19 about two years ago, we jointly purchased a fire  
20 apparatus specifically for that use and we were able  
21 to share the cost right down the middle. So  
22 essentially it only cost each district half of the  
23 amount of money.

24 As far as the decision to purchase a  
25 shock apparatus, the benefits were basically already

1 stated. We were looking at three-plus year order  
2 time to get the new truck in, which would have put  
3 our current apparatus at 28 plus years old. We have  
4 a much more short term need to replace it.

5 It's not an easy decision just to say,  
6 hey, we're just going to buy a stock unit. There's  
7 a lot of timing issues involved because the  
8 manufacturer only makes a certain number of those  
9 stock units.

10 They're intentionally designed to be  
11 demos for their dealers, but if a customer is able  
12 to get on board with it at the right time, and we  
13 had a lot of cooperation from Pierce Manufacturing  
14 and the salesperson we were dealing with to make  
15 that happen for us.

16 So as you can understand, they want a  
17 commitment to not let that truck be sold to somebody  
18 else and we can't give that commitment until we get  
19 to this point in the process.

20 So this is actually the second stock  
21 unit. The first one got sold before we could get  
22 everything in place, but looks like we got to where  
23 we are with the truck we targeted, and it's going to  
24 work out for us and it's going to work out for our  
25 residents and for our firefighters to get the new

1 truck here quicker and at a significant savings.

2 MS. SUAREZ: Thank you for that.

3 So a couple of follow-up questions.

4 So one, now that you're about two years in to the  
5 sharing apparatus, how has that been working out?

6 MR. ROBB: Very well. It requires  
7 constant maintenance. We meet monthly.

8 We're actually three plus years into  
9 the shared service, two plus years into the shared  
10 ownership of the apparatus, and as you can  
11 understand, there are bumps in the road. You know,  
12 when we would normally have five commissioners and  
13 one fire chief, this endeavor involves ten  
14 commissioners and two fire chiefs, but we have very  
15 good open lines of communication.

16 Like I said, we meet monthly so that  
17 any issues that come up are not allowed to fester,  
18 and yeah, overall it's been working out very well.

19 MS. SUAREZ: I'm glad to hear that.

20 Were there any components in  
21 particular when you were kind of going after this  
22 RFC? Because I hear what you're saying, that you  
23 technically lost the first stock apparatus and now  
24 you're on the second demo.

25 Anything in particular that was

1 important, and I guess this could be for you or  
2 Mr. Braslow, when you were kind of going into the  
3 RFP process?

4 MR. ROBB: So as noted in the  
5 application, we had a truck committee comprised of  
6 representatives of all facets of the operation, and  
7 a tower ladder is a rather unique piece of fire  
8 equipment. It has very specific capabilities that a  
9 lot of other trucks can't perform, including just  
10 straight ladders, and Pierce has come out with a  
11 particular model of mid-mount tower a few years ago  
12 that is very well designed and met all of our needs.

13 So that was basically what we were  
14 looking for, and it was just a matter of working  
15 with our salesperson and trying to identify a stock  
16 unit.

17 They only have so much notice of  
18 what's coming down the pipeline on the stock side.  
19 So it was a lot of timing issues that had to fall  
20 into place. And fortunately, things seem to be  
21 working in our favor on that.

22 MS. SUAREZ: Thank you.

23 And my last follow-up question is, so  
24 this one is a Pierce. Do you happen know what the  
25 other manufacturers are the apparatus in your fleet

1 are?

2 MR. ROBB: Most of them are Pierce.

3 The tower ladder we're replacing is a Seagrave.

4 MS. SUAREZ: Okay.

5 MR. BRASLOW: And Director, I'd like  
6 to, just one little bit of information we were going  
7 to present earlier.

8 The truck that the district, there's a  
9 request for bid. It's outstanding. The district is  
10 seeking 125,000. Obviously, we don't know when  
11 that's going to be received, and that money will be  
12 used to defray future capital expenses.

13 MS. SUAREZ: Thank you.

14 Those were all of my questions, but I  
15 will open it up and see if any of the board or  
16 members of the public have additional questions.

17 MR. CLOSE: Director, I just want to  
18 echo your comments commending the district on their  
19 efforts. Sounds like it's working well with the due  
20 diligence they're putting forth, and also their  
21 efforts for the downpayment, the monies that they  
22 saved and put down. It's about 38 percent of the  
23 cost, and they get the bid price it will be about 45  
24 percent cost of the vehicle. So I think that's  
25 tremendous financial effort on their part on behalf

1 of the residents and their service area.

2 So, and also lastly, the stock truck.

3 Again, little thinking outside the box, making

4 efforts to serve their constituents.

5 So I really want to commend them for

6 all their efforts in this process.

7 MR. ROBB: Thank you, sir.

8 MR. EVANS: Thank you.

9 MS. SUAREZ: Hearing no other comments  
10 or questions, do we have a motion to issue positive  
11 findings?

12 MR. CLOSE: So moved.

13 MR. AVERY: Second.

14 MR. BENNETT: Mr. Close with Mr. Avery  
15 as a second.

16 Ms. Suarez.

17 MS. SUAREZ: Yes.

18 MR. BENNETT: Mr. Mapp.

19 MR. MAPP: Yes.

20 MR. BENNETT: Mr. Di Rocco.

21 MR. Di ROCCO: Yes, even though Alan  
22 beat me to the second.

23 MR. BENNETT: Mr. Close.

24 MR. CLOSE: Yes.

25 MR. BENNETT: Mr. Avery.

1 MR. AVERY: Yes, with a compliment to  
2 Mr. Braslow on a thorough presentation.

3 MR. BRASLOW: Thank you.

4 MR. BENNETT: Ms. Rodriguez.

5 MS. RODRIGUEZ: Yes.

6 MR. BENNETT: Motion approved.

7 MR. BRASLOW: Okay. Thank you,  
8 everyone.

9 MR. ROBB: Thank you.

10 MR. EVANS: Thank you.

11 MS. SUAREZ: Best of luck.

12 So the next applicant appearing before  
13 the board today is Irvington Township. I see Ms.  
14 Needham. I'm presuming you'll be presenting the  
15 application today.

16 MS. NEEDHAM: Mr. Jessup will be  
17 presenting.

18 MR. JESSUP: Good morning, Director.  
19 Matt Jessup.

20 And in addition to Julie, we also have  
21 Faheem Ro' Oaf who is the director of finance for the  
22 township. Faheem and Julie will be sworn in.

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JULIE NEEDHAM

FAHEEM RA' OAF

is duly sworn by a Notary Public of the State of New Jersey and testifies under oath as follows:

MS. SUAREZ: Mr. Jessup, the floor is yours.

MR. JESSUP: Thank you, everyone. Matt Jessup, McManimon, Scotland and Baumann.

This is an application pursuant to N. J. S. A. 40A: 3-1 in connection with the adoption by the township of a bond ordinance in the amount of \$9,353,000 authorizing the township's share of Phases 2B, 3B, 4, 5 and 6 of the flood mitigation facilities project which is being undertaken by the Joint Meetings of Essex and Union counties.

I know this application is familiar to you since this is maybe our third or fourth, I guess maybe our fourth now application before you. The township has previously been before the board for Phase 1, Phase 1B, Phase 2 and Phase 3 previously.

And I know as a result, you're equally familiar with the Joint Meeting which operates and manages and maintains wastewater collection for 15 municipalities, 11 of which, including Irvington and Newark next on your list, are member municipalities,



1 and they're the ones that authorize and issue bonds  
2 and notes to collectively fund projects undertaken  
3 by the Joint Meeting.

4 In this case, the Joint Meeting is  
5 undertaking the remaining total of its six-phase  
6 flood mitigation facilities project. The particular  
7 phases that I mentioned earlier include upgrade to  
8 the co-gen facility, a flood wall, the main plant  
9 storm water pump, a biosolids wall, whatever that  
10 is, and a biosolids storm water pump.

11 The entire project is expected to be  
12 completed in October of 2025, and the total cost of  
13 this portion of the project net of the amounts  
14 previously approved is \$81,845,000, of which  
15 Irvington is responsible for 9.35 million, or just  
16 under 11 and-a-half percent.

17 The total of all phases added together  
18 is about 216 million, of which the township shares  
19 24.8 million before FEMA reimbursement.

20 Like with the prior phases, the Joint  
21 Meeting has received preliminary commitments from  
22 FEMA to fund up to 90 percent of the cost of the  
23 project. FEMA approved Phase 2 already and is  
24 expected to approve Phases 3 and 4 this month. The  
25 documents have already been submitted and are being

1 reviewed, and the Joint Meeting about submit plans  
2 to FEMA for Phases 5 and 6 this spring for review  
3 and approval by FEMA over the summer.

4 The amount not funded through FEMA, in  
5 this particular case with this application for the  
6 township, it's about a million dollars, will be  
7 financed through the Infrastructure Bank, with 50  
8 percent being financed at a zero percent interest  
9 rate and 50 percent being financed at the I Bank's  
10 Triple A bond rate, all of which adds up to average  
11 annual debt service of about \$55,000 a year for 30  
12 years.

13 As you know, the township is a  
14 Municipal Qualified Bond Act municipality, so any  
15 financing through the IB does require the assurance  
16 of the Qualified Bond Act bonds, which is why we are  
17 here seeking the board's approval to adopt this bond  
18 ordinance and then issue the bonds to the NJIB.

19 Our Qualified Bond Act revenues are  
20 about \$12.248 million. Total Qualified Bond Act  
21 debt including all Joint Meeting debt service on all  
22 six phases and other township debt, assuming the  
23 FEMA reimbursement, is about \$4.2 million this year,  
24 which is almost three times coverage. Drops below  
25 \$3 million in 2024. Increases to a little over \$7

1 million in 2029, which is still 1.6 times coverage,  
2 and then drops down to \$320,000 in 2034, at which  
3 point coverage obviously is beyond healthy.

4 So we believe and we know the I Bank  
5 believes that those coverages are more than adequate  
6 in total to fund these projects.

7 If you have any specific questions  
8 with respect to the projects themselves, I'm sure  
9 Julie's happy to answer them. Otherwise, we'll stop  
10 here to see if you have any other questions.

11 MS. SUAREZ: Thank you very much.

12 I do not have any questions. Between  
13 the thoroughness of the previous applications and  
14 this one, I do understand exactly where this is, why  
15 you are back before the board to kind of wrap up the  
16 remaining phases.

17 So I will open it up to see if the  
18 board members or the public have any additional  
19 questions or comments.

20 Okay. Well, then hearing none, do we  
21 have a motion to approve the adoption of a bond  
22 ordinance and issuance of debt as qualified bonds  
23 pursuant to the MOB program?

24 MR. MAPP: Motion to adopt.

25 MS. RODRIGUEZ: Second.

1 MR. BENNETT: Mr. Mapp and Ms.

2 Rodriguez with the second.

3 Ms. Suarez.

4 MS. SUAREZ: Yes.

5 MR. BENNETT: Mr. Mapp.

6 MR. MAPP: Yes.

7 MR. BENNETT: Mr. Di Rocco.

8 MR. Di ROCCO: Yes.

9 MR. BENNETT: Mr. Close.

10 MR. CLOSE: Yes. Nice presentation by

11 Mr. Jessup.

12 MR. JESSUP: Thank you.

13 MR. BENNETT: Mr. Avery.

14 MR. AVERY: Yes.

15 MR. BENNETT: And Ms. Rodriguez.

16 MS. RODRIGUEZ: Yes.

17 MR. BENNETT: Motion approved.

18 MR. JESSUP: Thank you all very much.

19 Appreciate it.

20 MS. SUAREZ: You're welcome.

21 Now, are any of the folks going to

22 change?

23 MS. NEEDHAM: So I'm going to stay on

24 for the presentation for Newark and Mr. Guzman from

25 the city is here.

1 MR. GUZMAN: Good morning.

2 MS. SUAREZ: Good morning, Mr. Guzman.

3 So if we could get Mr. Guzman sworn

4 in.

5 BEN GUZMAN

6 is duly sworn by a Notary Public of the State of New

7 Jersey and testifies under oath as follows:

8 MS. NEEDHAM: Good morning. So I'm

9 presenting the conceptual of the exact same thing

10 for the City of Newark.

11 The City of Newark's share of the

12 ordinance here, the \$81,840,000 ordinance being

13 presented is 5,690,000. Its share of the total

14 project, the 215 million, Newark's share is

15 14,840,000. And I'm not going to recap Mr. Jessup's

16 excellent presentation except to add the good news

17 which is that we did receive the FEMA scope of work

18 signoff as of two days ago on Phases 3 and 4, so the

19 project is moving forward and I'm pleased to report

20 that news.

21 MS. SUAREZ: That's wonderful.

22 Okay. Any other questions or

23 comments?

24 Then hearing none, do we have a motion

25 to approve the adoption of a bond ordinance and

1 issuance of debt as qualified bonds pursuant to the  
2 MQB program?

3 MS. RODRIGUEZ: I make a motion.

4 MR. CLOSE: Second.

5 MR. BENNETT: Ms. Rodriguez with  
6 Mr. Close on the second.

7 And Ms. Suarez.

8 MS. SUAREZ: Yes.

9 MR. BENNETT: Mr. Mapp.

10 MR. MAPP: Yes.

11 MR. BENNETT: Mr. Di Rocco.

12 MR. Di ROCCO: Yes.

13 MR. BENNETT: Mr. Close.

14 MR. CLOSE: Yes.

15 MR. BENNETT: Mr. Avery.

16 MR. AVERY: Yes.

17 MR. BENNETT: And Ms. Rodriguez.

18 MS. RODRIGUEZ: Yes.

19 MR. BENNETT: Motion approved.

20 MS. NEEDHAM: Thank you.

21 MS. SUAREZ: Thank you very much.

22 Okay. So then the next applicant  
23 appearing before the board today is the Borough of  
24 West Wildwood, and I see Mr. Jessup.

25 MR. JESSUP: Yes, Director. We should

1 also have Elaine Crowley who is the CFO for the  
2 borough, and I see, hopefully you see Scott Barron  
3 who is the auditor for the borough. They will both  
4 need to be sworn in.

5 ELAINE CROWLEY

6 SCOTT BARRON

7 is duly sworn by a Notary Public of the State of New  
8 Jersey and testifies under oath as follows:

9 MS. SUAREZ: All right. Mr. Jessup,  
10 the floor is yours.

11 MR. JESSUP: Thank you, Director.

12 This is an application by the Borough  
13 of West Wildwood pursuant to N. J. S. A. 40A: 2-7D,  
14 2-11C and 2-26E in connection with a bond ordinance  
15 in the amount of \$2,875,100, and the issuance of  
16 bonds through the USDA World Development Grant and  
17 Loan Program.

18 The borough has been awarded a grant  
19 from USDA in the amount of \$1,284,000, as well as a  
20 40-year loan in the amount of \$1,591,000, at a max  
21 interest rate of two percent for the replacement of  
22 the sanitary sewer system on Maple Avenue. That  
23 project is expected to be completed in July of 2024.

24 The borough does have a sewer utility.  
25 It was self-liquidating at the end of 2022, and it

1 will be self-liquidating throughout 2023.

2                   However, when the borough runs the  
3 math, per the Local Bond Law, when it adopts a bond  
4 ordinance using the four and-a-half interest rate on  
5 debt, utility is not showing up as self-liquidating  
6 at adoption of the bond ordinance.

7                   As noted earlier, the borough has a  
8 long-term loan locked in at two percent or less and  
9 only for 55 percent of the debt, as the remaining 45  
10 percent's a grant, but again, the seminal debt  
11 statement computation doesn't really account for  
12 that. So that's the reason that we're asking for  
13 the waiver of downpayment.

14                   There is no anticipated need to  
15 increase sewer rates to cover debt service based on  
16 the actual financing of the project through the USDA  
17 on account of the grant.

18                   The borough is seeking the  
19 nonconforming maturity schedule. I know the barred  
20 is plenty familiar with the USDA program. That's a  
21 requirement by USDA to have a debt service schedule  
22 that, A, pays principal semiannually, and B, exceeds  
23 the 100 percent step-up limitation by the Local Bond  
24 Law.

25                   And with that, we'll stop and see if



1 you have any questions.

2 MS. SUAREZ: Thank you.

3 So while you're seeking a waiver of  
4 downpayment, essentially this is a grant that covers  
5 about 45 percent of the total project cost; is that  
6 accurate?

7 MR. JESSUP: Correct. 45 percent  
8 grant, 55 percent debt at two percent or less  
9 through USDA.

10 MS. SUAREZ: Does anyone else have any  
11 other questions or comments on this application?

12 Okay. Hearing none, do we have a  
13 motion to approve on nonconforming maturity  
14 schedule?

15 MR. BENNETT: And the waiver of  
16 downpayment.

17 MS. SUAREZ: Right, and the waiver of  
18 downpayment.

19 MR. MAPP: Motion to adopt.

20 MR. BENNETT: I'm sorry. I heard  
21 Mr. Mapp make the motion, but I don't believe I've  
22 heard a second.

23 MR. AVERY: Second.

24 MR. BENNETT: Mr. Avery, thank you.

25 Ms. Suarez.

1 MS. SUAREZ: Yes.

2 MR. BENNETT: Mr. Mapp.

3 MR. MAPP: Yes.

4 MR. BENNETT: Mr. Di Rocco.

5 MR. Di ROCCO: Yes.

6 MR. BENNETT: Mr. Close.

7 MR. CLOSE: Yes.

8 MR. BENNETT: Mr. Avery.

9 MR. AVERY: Yes.

10 MR. BENNETT: And Ms. Rodriguez.

11 MS. RODRIGUEZ: Yes.

12 MR. BENNETT: Motion approved.

13 MR. JESSUP: Thank you. Appreciate  
14 it.

15 MS. SUAREZ: Best of luck.

16 And then the next applicant appearing  
17 before the board today is Readington Township.

18 And Mr. Jessup, are you still up?

19 MR. JESSUP: Director, I am. And with  
20 me I see Tom Ferry who is the CFO of the township,  
21 and with Tom is, I'm sorry, I don't know who.

22 MR. BALOGH: Michael Balogh, tax  
23 collector and a CFO.

24 MS. SUAREZ: So if we can get those  
25 two gentlemen sworn in.

1 MR. JESSUP: So Michael and Tom.

2 THOMAS FERRY

3 MICHAEL BALOGH

4 is duly sworn by a Notary Public of the State of New  
5 Jersey and testifies under oath as follows:

6 MR. JESSUP: Thank you, Director.

7 This is an application by the Township  
8 of Readington pursuant to N.J.S.A. 40A:2-51 in  
9 connection with a refunding bond ordinance  
10 authorizing the issuance of \$2.8 million to fund tax  
11 appeals.

12 In January of this year, the township  
13 settled a large tax appeal with Merck who was the  
14 original property owner of the subject property, and  
15 then Unicom, who is the current property owner.

16 So essentially a sale during the tax  
17 appeal period.

18 The appeals cover tax years 2016  
19 through 2022, Merck being the property owner during  
20 the first three years of that tax appeal and Unicom  
21 for the last four years of the tax appeal.

22 The parties settled the appeal and  
23 agreed to pay Merck and Unicom 4.481 million over  
24 three years in accordance with the following payout  
25 schedule.

1                   So in 2023, the township pays Merck  
2     \$1.8 million out of funds that the township  
3     proactively accrued in regard for this specific  
4     purpose knowing that the appeals were pending.

5                   By 12/31 of '24, the township owes  
6     Merck \$407,000 and they owe Uni com \$934,000, and  
7     then by 12/31 of 2025, the township owes the same  
8     two payments, 407,000 to Merck and 934,000 to  
9     Uni com.

10                  Importantly, the township is not  
11     paying interest on these deferred payments. Both  
12     Merck and Uni com agreed to the stage payments  
13     without interest, statutory or otherwise. So net of  
14     the \$1.8 million cash payment to Merck due this  
15     year, which the township will pay again out of the  
16     reserve that it created, the township still owes  
17     \$2.68 million.

18                  If it paid that over one year, that's  
19     a \$382 tax increase to the average assessed value  
20     home. Over two years, it's still \$183,000 tax  
21     increase per year for two years to the average  
22     assessed value homeowner.

23                  Since the township doesn't owe the  
24     payments beyond the cash payment until '24 and then  
25     '25, the township's proposing to fund each payment

1 with a five-year tax appeal note issued just prior  
2 to each respective payment date.

3 So shortly before 12/31 of '24, the  
4 board would issue a note in the amount of 1.46  
5 million to make a \$407,000 payment to Merck and the  
6 \$934,000 payment to Uni com, but the township would  
7 repay that note over five years with one-fifth of  
8 the principal being paid in each of the next five  
9 years, or about \$292,000 a year.

10 The second note would then be issued  
11 shortly before 12/31/25 to fund the final payments  
12 to Merck and Uni com. That note would also be repaid  
13 over five years with one-fifth of the principal  
14 being paid in each of the subsequent five years, or  
15 about \$248,000 a year.

16 By doing it this way, the township is  
17 not paying interest unnecessarily on money it  
18 doesn't need, right, in advance of the date the  
19 required payment's date for the tax appeal amounts  
20 back to Merck and Uni com.

21 The combined note tax impact is \$48 to  
22 the averaged assessed value homeowner in the first  
23 year when only the first note is being issued and  
24 paid.

25 It's about \$85 on average for each of

1 the next four years while the township is paying off  
2 both notes at the same time, and then it's \$38 in  
3 the last year when there's only the one note paying  
4 off its last year left.

5 That all averages out to about \$76 to  
6 the average assessed value homeowner over the life  
7 of the financing. The average assessed value home  
8 is about \$450,000, and that's the financing that we  
9 are seeking approval for by the board.

10 MS. SUAREZ: Thank you, Mr. Jessup.

11 One of the items, 'cause we met  
12 previously on this, just to kind of go over it to  
13 understand the financing, I do appreciate the draft  
14 budget that was sent over so that we could just kind  
15 of see the projections and what was going on just to  
16 ensure that the municipality would not be kind of in  
17 the same position moving forward. Doesn't seem like  
18 it will be. Seems like this is a one-time anomaly  
19 and that the municipality has usually kept in  
20 reserves more than sufficient funding to cover the  
21 typical tax appeals on the average year.

22 So it appeared to me, and I just want  
23 -- and I know you mentioned this, Mr. Jessup, but I  
24 just kind of wanted to reiterate.

25 So tax year impact on year one would

1 be \$47, overlap is 85 and then final's 35, which  
2 would I guess be like year sixish.

3 MR. JESSUP: Correct. I think we had  
4 48, 85 and 38, yup, same ballpark.

5 MS. SUAREZ: Somewhere in that range.  
6 Okay.

7 MR. JESSUP: Yes.

8 MS. SUAREZ: And then I just always  
9 like to highlight for me, like, the parts that I  
10 work through in my head.

11 So the funding that's already in  
12 reserve to make this year's payment is there, and  
13 then looking to not have to finance this until the  
14 last possible moment since there is no interest  
15 accruing on that would be December.

16 Any other comments or questions from  
17 the board or members of the public?

18 MR. CLOSE: No, Director, just other  
19 than I'm generally not in favor. I have a lot of  
20 concerns when we do this for tax appeals, as I  
21 previously indicated. However, in this case, the  
22 set-aside of the 1.8 is approximately 40 percent of  
23 the obligation here, and I think that it was a good  
24 move to set that aside by the CFO.

25 As you said, their five-year average

1 they're putting enough aside as a reserve for tax  
2 appeals to cover their annuals based on the  
3 five-year average and the schedule's a good  
4 financial plan of action. So this one I can  
5 support.

6 MS. SUAREZ: Thanks, Mr. Close. I  
7 agree with that.

8 Any other questions or comments?

9 Okay. Then hearing none, do we have a  
10 motion to approve the refunding bond ordinance?

11 MS. RODRIGUEZ: I make a motion.

12 MR. Di ROCCO: I'll second it.

13 MR. BENNETT: I'm sorry. That was Ms.  
14 Rodriguez, Mr. Di Rocco on second.

15 And Ms. Suarez.

16 MS. SUAREZ: Yes.

17 MR. BENNETT: Mr. Mapp.

18 MR. MAPP: Yes.

19 MR. BENNETT: Mr. Di Rocco.

20 MR. Di ROCCO: Yes.

21 MR. BENNETT: Mr. Close.

22 MR. CLOSE: Yes.

23 MR. BENNETT: Mr. Avery.

24 MR. AVERY: Yes.

25 MR. BENNETT: And Ms. Rodriguez.



1 MS. RODRIGUEZ: Yes.

2 MR. BENNETT: Motion approved.

3 MR. JESSUP: Thank you all very much.

4 MS. SUAREZ: Best of luck.

5 All right. So with the final item on  
6 the agenda today is the Monmouth County Improvement  
7 Authority. I do see Mr. Draikiwicz, and I believe I  
8 do see Mr. Bacher as well and a slue of CFOs.

9 MR. Di ROCCO: Director, it's Dominic  
10 Di Rocco. I'm going to be recusing on this matter  
11 for the record.

12 There's no action after this, correct,  
13 that the board will be taking?

14 MS. SUAREZ: If I tell you yes, does  
15 that mean you have to stick around?

16 MR. Di ROCCO: Sure.

17 MS. SUAREZ: No, I think you're good,  
18 Mr. Di Rocco.

19 MR. Di ROCCO: All right, thank you.

20 MS. SUAREZ: All right. So first  
21 things first, if we could maybe just have everybody  
22 from the municipalities and the financial advisors  
23 just to pipe up so that your pictures will appear  
24 and we can get you all sworn in in one fell swoop.

25 MS. LITZEBAUER: No problem.

1 MR. BACHER: I guess I'll start. Doug  
2 Bacher, NW Financial Group, financial advisor to the  
3 improvement authority.

4 MR. DRAIKIWICZ: John Draikiwicz, bond  
5 counsel to the improvement authority.

6 MS. LITZEBAUER: And Heather  
7 Litzebauer, NW Financial, financial advisor to the  
8 improvement authority.

9 MR. DRAIKIWICZ: Can I get John  
10 Cantalupo?

11 MR. CANTALUPO: It's John Cantalupo,  
12 bond counsel to Monmouth County as well as Wall  
13 Township.

14 MR. DRAIKIWICZ: Well, thank you,  
15 Director, for getting us started, and I would like  
16 to thank you for running such an efficient meeting  
17 this morning. So we are ready to go.

18 MS. SUAREZ: Mr. Draikiwicz, before  
19 you do, I don't mean to cut you off, but I just  
20 wanted to clarify one thing before we jump in there.

21 One, I just want to get everybody  
22 sworn in just so we can get that out of the way so  
23 we can jump right into the conversation as soon as  
24 you're done with your presentation.

25 So if we could just get everybody with

1 their hands up and we'll get you all sworn in.

2 MR. BACHER: And you should include  
3 all of the local CFOs and BAs that are on this call.  
4 We could go around and introduce ourselves first if  
5 you'd like, Ms. Director.

6 MS. SUAREZ: I'm fine with that  
7 because that way I might get everybody's pictures to  
8 populate and we can get everybody sworn in. So  
9 that's fine. Do you want to do the rundown?

10 MR. BACHER: I'm happy to do the  
11 rundown. That might be easier.

12 From Aberdeen -- we do have every town  
13 represented.

14 From Aberdeen we have Angela Morin  
15 who's CFO. John Antonides. He's from Avon by the  
16 Sea. Colleen Lapp from Fair Haven, CFO. Freehold  
17 Borough we have Steve Gallo and Kathy Caruso, the BA  
18 and CFO. Freehold's Fire District Number 1 we have  
19 Mike Fogarty and Jerry Stankiewicz. Mr. Fogarty's  
20 from the district. Mr. Stankiewicz is the auditor.  
21 In Highlands we have Pat DeBlasio and Mike  
22 Muscillo -- and I apologize if I mispronounced any  
23 names -- but the CFO and BA.

24 In Howell we have Lou Palazzo. Lou is  
25 also for Shrewsbury as CFO. We have Mr. Ricky Gartz

1 from Ocean Township, CFO. Tom Seaman from Loch  
2 Arbour, CFO. We have Tom O'Hara, CFO in Wall.  
3 Michael Pennell and Andrew Zabagia, CFO in Union  
4 Beach.

5 And if I missed anybody, please chime  
6 in.

7 MR. PALMER: Matt Palmer from Monmouth  
8 Beach should also be on.

9 MR. BACHER: Thank you, Matt, and  
10 thanks everybody for coming.

11 MR. DRAIKIWICZ: And also most  
12 importantly, we have the county CFO Joe Kelly who  
13 just joined us.

14 MR. KELLY: Good morning, everybody.

15 MS. SUAREZ: All right. So let's go  
16 ahead and get everybody sworn in.

17 ANGELA MORIN

18 JOHN ANTONIDES

19 COLLEEN LAPP

20 STEVE GALLO

21 KATHY CARUSO

22 MIKE FOGARTY

23 JERRY STANKIEWICZ

24 MIKE MUSCILLO

25 PAT DeBLASIO

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LOU PALAZZO

RICKY GARTZ

TOM SEAMAN

TOM O' HARA

MICHAEL PENNELL

ANDREW ZABAGIA

MATT PALMER

JOE KELLY

is duly sworn by a Notary Public of the State of New Jersey and testifies under oath as follows:

MS. SUAREZ: One last item. I know you're all chomping at the bit.

I just wanted to read into the record very quickly the specific guarantee for each of the entities in the proposed pool.

So the Monmouth County Improvement Authority is seeking positive findings on the project financing and approval of the county guarantee in a total amount of \$112,548,173, which is broken down as follows.

We have Aberdeen, 14,096,300; Avon by the Sea, 2,561,370; Fair Haven, \$10,693,892; Freehold Borough, \$17,114,860; Freehold Township Fire District 1, \$500,000; the Highlands, \$11,832,306; Howell Township, \$16,925,000;

1 Keansburg, \$2,573,836; Loch Arbour, \$340,800;  
2 Monmouth Beach, \$5,633,000; Ocean Township,  
3 \$8,255,250; Shrewsbury Borough, \$1,875,000; Union  
4 Beach, \$5,520,859; and Wall Township, 14,625,700.

5 And with that, I will happily turn it  
6 over to bond counsel.

7 MR. DRAIKIWICZ: Thank you, Director,  
8 and all those numbers are accurate so I appreciate  
9 you putting that into the record.

10 The Monmouth County Improvement  
11 Authority proposed to issue pooled notes in an  
12 amount not to exceed one \$112,548,173, the proceeds  
13 of which will be used to acquire the authority's 14  
14 Series of notes, the proceeds of which will be  
15 loaned to 13 municipalities and one fire district,  
16 which is Freehold Township Fire District Number 1 in  
17 the County of Monmouth.

18 The 13 municipalities you just set  
19 forth, they're not to exceed amounts as well as  
20 Freehold Township Fire District Number 1 in that not  
21 to exceed dollar amount.

22 The authority's 14 Series of notes  
23 will be secured by a general obligation from each  
24 governmental entity. In addition, each of the  
25 authority's individual series of notes will be

1       secured by a guarantee from the County of Monmouth.

2                       This application is a newly created  
3       program which is being legally structured in the  
4       same manner as previous authority pool note bond  
5       financing perhaps, but was created to address  
6       certain municipal note market difficulties in  
7       connection with one-year note issuances.

8                       This is a little background, short  
9       background. Around September of 2022, municipal  
10      market underwriters in New Jersey began to not bid  
11      on one-year notes unless there was an official  
12      statement prepared for that note issue.

13                      The cost of the municipality to  
14      prepare such POS would be significant which would  
15      deter entities from borrowing at a one-year basis.

16                      So therefore, the municipalities,  
17      instead of doing one-year notes through an official  
18      statement which would be too costly in many  
19      instances -- with the bank, which did not require an  
20      official statement, or do nine-month notes which  
21      also did not legally require an official statement.

22                      Those two strategies which many, many  
23      towns in New Jersey undertook resulted in perhaps  
24      not as efficient low interest cost as would be  
25      preferred.

1                   So this program is being created due  
2                   to the fact we can issue a Monmouth County guarantee  
3                   which would result in lower interest rates, saved  
4                   local cost of issuance as well, because they would  
5                   not need to prepare official statements if we wanted  
6                   to do a one-year note, and also importantly save  
7                   quite a bit of time locally since the towns would  
8                   not need to undertake the significant activity to  
9                   get an official statement prepared.

10                   So that was the primary motivation to  
11                   start the program.

12                   The second one was the authority has  
13                   currently a December pool note program, and by  
14                   having this new note program created, there will be  
15                   more of a seamless effort so that if a town wanted  
16                   to permanently finance their notes in December, they  
17                   would be able to do so, or if they desired to roll  
18                   over the notes in the first quarter of the following  
19                   year, they would have that option as well. So it  
20                   also dovetailed nicely with the authority's thought  
21                   process.

22                   But I also would just like to take a  
23                   minute to turn it over to Doug Bacher. He would  
24                   like to add a few words regarding the statements I  
25                   just made.



1 Doug, you're on mute.

2 MR. BACHER: Just a quick couple of  
3 things.

4 In our pre-meeting, Director, you may  
5 recall that the Monmouth County CFO, Joe Kelly, also  
6 brought up the fact that it's become a practice in  
7 Monmouth County for the county to help the towns as  
8 they're lining themselves up to get into the  
9 December pool, and they do that by purchasing some  
10 of the municipal notes when they have to, again,  
11 when things are just not lining up.

12 So this program helps the county treat  
13 everybody the same so that -- 'cause they can't buy  
14 every single note that's out there every year, but  
15 so it does help the towns get into the program, and  
16 it helps the county help everybody.

17 And the only last comment I'd like to  
18 add is that I think we're hoping that, if  
19 successful, and we believe it will be, that this  
20 will be an annual program and that we'll be back  
21 early next year to capture the three-month early  
22 notes that happen in 2024, and again, put this into  
23 practice. So those are the only two things.  
24 Thanks.

25 MS. SUAREZ: Thank you.

1 MR. DRAIKIWICZ: And obviously,  
2 Director, we have a whole host of participants that  
3 would like to tell you all about their projects if  
4 that's what you desire.

5 MS. SUAREZ: Yes.

6 Before we jump into that, the one  
7 thing that I just wanted to highlight from our  
8 pre-meeting that I don't think has been discussed  
9 here is about the fees.

10 So if we can -- I believe the fees  
11 were actually lowered even more than normal to -- by  
12 a substantial amount.

13 So I'll give you the opportunity, if  
14 you could just explain that.

15 MR. DRAIKIWICZ: Doug, turn to you?

16 MR. BACHER: Sure.

17 This has been an across-the-board cut  
18 in fees from the county who reduced their guarantee  
19 fee down to 20 percent of what it would be normally.  
20 The improvement authority did the same thing. Their  
21 administrative fee was cut down to 20 percent of  
22 what it would be on a more typical bond transaction,  
23 and honestly, the professionals also have jumped in  
24 here and have reduced our fees, again, all in an  
25 effort to make this work.

1                   You know, it's more difficult when  
2                   you're issuing a pooled note as you have to have all  
3                   these fees captured in a single year versus spread  
4                   out over a 10- or a 20-year bond transaction.

5                   So it's worked out well, and again,  
6                   thanks for bringing that up. But that's what we did  
7                   on our side.

8                   MS. SUAREZ: I think that was  
9                   certainly helpful from my perspective just on  
10                  getting this across the finish line. And what we  
11                  talked about, too, in the pre-meeting, which I  
12                  really appreciated was, just from my perspective,  
13                  this is almost like a mini shared service, right,  
14                  with the county kind of serving as the lead agency  
15                  to kind of get this across the finish line, and with  
16                  the economies of scale, kind of make this a  
17                  realization.

18                  So with that, I would happily like to  
19                  hear from the municipalities on the projects that  
20                  this is actually going to be assisting them on, and  
21                  then if they wouldn't mind, and I have a feeling  
22                  many of the answers will be the same, as to what  
23                  they would have done if this program was not stood  
24                  up.

25                  MR. DRAKIWICZ: I guess you could

1 start with Aberdeen.

2 MS. MORIN: Hi. Angela Morin from  
3 Aberdeen. I'm the CFO.

4 Can everyone hear me okay?

5 MR. BACHER: Yes.

6 MS. SUAREZ: Yes.

7 MS. MORIN: Okay. The majority of our  
8 projects consist of road construction. The council,  
9 I've been here for 24 years and the council is fully  
10 vested in infrastructure. So about 50 percent of  
11 every ordinance that we do is road infrastructure,  
12 water and sewer main lines. One of their highlights  
13 here is our minser [sic] project which is installing  
14 a new water main in the rehab of a pump station in  
15 order to accommodate several new buildings that will  
16 be put in.

17 In addition to that, they are now  
18 focused on parks and playgrounds, and we have  
19 rehabilitated probably about half of them and will  
20 continue to do so to the extent of equipment,  
21 basketball courts, paving, and then of course  
22 there's a small fraction of police, believe it or  
23 not, it's a small fraction, with portable Razors,  
24 TASERs, and there was an issue last year with the  
25 sinks and toilets in the prison cells. So we had to

1 put that in also. That's it.

2 MS. SUAREZ: Thank you. And again,  
3 Ms. Morin, if you wouldn't mind, too, without this  
4 program, I guess what would Aberdeen have done to  
5 kind of get these projects off the ground or would  
6 some of these have needed to, been put in abeyance  
7 until the funding was available?

8 MS. MORIN: Yeah. I have been  
9 thinking about that for the past three months, and  
10 I'm sure I would have had to go out alone.

11 As you know, the issue is now between  
12 the long-term rates and short-term rates, I've  
13 generally seen in notes for a couple of years, but  
14 because of the changes in borrowing at nine months  
15 and 12 months and the economic forecast, that's  
16 really what persuaded me to get into -- we would  
17 have been paying higher rates in short-term loans  
18 and moving forward from there. So we are cutting  
19 our costs.

20 MS. SUAREZ: Thank you for that.

21 MS. LITZEBAUER: Maybe I should just  
22 jump in and talk about the market a little bit.

23 At the improvement authority level, we  
24 updated our numbers yesterday for this note  
25 transaction, and we would be around a 3.5 percent.

1 That includes all cost of issuance at the  
2 improvement authority and county level.

3 If the municipalities were issuing on  
4 their own for a 12-month note, rates have been all  
5 over the place. It's been very volatile, but  
6 there's a range between a 3.6 percent to a 4.12  
7 percent. Most of the issuances have been above a  
8 3.7 percent over the last month.

9 So the local units are getting  
10 interest cost savings and then they're saving on  
11 cost of issuance because they wouldn't have to put  
12 their own preliminary official statement together by  
13 themselves, and then of course, time as well, which  
14 I know a lot of CFOs don't have the time.

15 MS. MORIN: Time is definitely an  
16 issue.

17 MR. DRAKIWICZ: Let me just want to  
18 add one thing. I just want to make sure it's clear,  
19 that those rates would be if you prepared an  
20 official statement to do so. If you didn't, the  
21 rates would have been significantly higher than  
22 that, I would assume, right?

23 MS. LITZBAUER: You're around the 4  
24 percent and over if you don't do an official  
25 statement.

1 MS. SUAREZ: Thank you for that.

2 MR. DRAIKIWICZ: Avon by the Sea.

3 MR. ANTONIDES: Good morning,  
4 everybody. John Antonides for Avon.

5 We're going out for several projects.  
6 As you know, Avon by the Sea has a beach utility as  
7 well as a water/sewer utility, so our amount that  
8 we're borrowing is broken up into three, general  
9 capital, beach capital and water/sewer capital.

10 Majority of it, though, is for  
11 building renovations for the town hall. That's 1.6  
12 million of the money. The rest is road  
13 improvements, renovations to a pool. The other is  
14 for water meter for the water/sewer utility.

15 Without this project, as everybody  
16 knows, we'd go out on our own, either through a  
17 local bank because we're smaller or even maybe we go  
18 to another municipality, see if they could borrow us  
19 the money at a cheaper rate.

20 MR. BACHER: John, with the local  
21 bank, you'd probably get a slightly higher interest  
22 rate.

23 MR. ANTONIDES: Of course.

24 MR. BACHER: Because they know you're  
25 the one stop.

1 MR. ANTONIDES: Yeah, pretty much.

2 MR. DRAIKIWICZ: Fair Haven.

3 MS. LAPP: Hi, this is Colleen Lapp.

4 I'm here for the borough of Fair Haven.

5 We are looking to fund three different  
6 ordinances for the Borough of Fair Haven. A lot of  
7 it has to do with facilities improvements. They've  
8 been discussing this project since before I got  
9 there in 2017. There's been many iterations of it.  
10 They've taken a lot of time and effort to decide  
11 what they want to do with these facilities. They're  
12 outdated and they need to update them.

13 So with construction projects, I  
14 certainly don't like to issue any debt before I know  
15 that they're moving forward and I know that we're  
16 really going to be moving. So when this opportunity  
17 came up, it was actually perfect timing because the  
18 borough has kind of really zeroed in on where they  
19 want to head and how they want to start these  
20 facilities improvements.

21 It's that, and then the other portions  
22 of it are a little bit of equipment and some road  
23 work. This note is actually a very good opportunity  
24 for the Borough of Fair Haven because typically we  
25 don't go out for large amounts so it's not very



1 attractive to go out and try and sell these notes,  
2 and now with us having to time it, I don't want to  
3 go to permanent financing obviously until these  
4 projects are done and I know what we're looking at.

5 So this note program has really helped  
6 us to be able to do these projects and yet  
7 financially be as prudent and responsible as we can  
8 with debt issuance.

9 MS. SUAREZ: Thank you.

10 MR. DRAIKIWICZ: Freehold Borough.

11 MS. CARUSO: Kathy Caruso from  
12 Freehold Borough.

13 Most of ours is for road improvements.  
14 We have some renovations to our existing local  
15 library. We recently moved into a new building for  
16 town borough hall. We have improvements to our  
17 lake, some park improvements, and there's the start  
18 of a redevelopment project that's going to be moving  
19 forward.

20 We had -- we built a new water  
21 treatment plant that's also included, and I think,  
22 like everybody else, you know, it was the right  
23 thing to jump in on this opportunity because we  
24 would not have been able to realize the lower rates.

25 MS. SUAREZ: Thank you.

1 MR. DRAIKIWICZ: And I'm happily to  
2 ask the fire district from Freehold Township to come  
3 up because we don't get too many of those on board.  
4 So we're happy they were able to join.

5 So Freehold Township Fire District  
6 Number 1.

7 MR. FOGARTY: Sure. Good morning.  
8 Michael Fogarty with Freehold Township Board of Fire  
9 Commissioners District 1.

10 To refresh your memory, we received  
11 approval to get a bond a year ago which we already  
12 acquired. This is for building improvements on our  
13 main district base for roofing, new lighting,  
14 replace -- upgrade our bathrooms, HVAC. That  
15 project is well underway, about 60 percent complete.

16 Our interest here is to -- our  
17 participation here is to look at getting a lower  
18 interest rate to refinance on the loan.

19 MS. SUAREZ: Thank you.

20 MR. DRAIKIWICZ: And if I just may  
21 want to note, all participants are welcome, but  
22 having these smaller transactions included in the  
23 transaction really helps them from an economies of  
24 scale perspective. So ones that are even below a  
25 million dollars really get a real bang for their

1 buck out of this program. So I just want to note  
2 that, Director, for the record.

3 MS. SUAREZ: Absolutely.

4 MR. DRAIKIWICZ: Now, Highlands is  
5 next.

6 MR. DeBLASIO: Hi, Patrick DeBlasio  
7 here.

8 So we have approximately \$11.8 million  
9 of existing bonds that we're going to be renewing  
10 here with the MCIA. The majority of that pertains  
11 to a borough hall project, approximately \$6 million,  
12 and that was really from the result of Hurricane  
13 Sandy. It got destroyed pretty bad there so we had  
14 to rebuild a new borough hall, and that's part of  
15 this, good chunk of the money.

16 The other items we're doing is  
17 streetscape improvements, community center, road  
18 improvements and some drainage improvements.

19 I just want to point out that our  
20 existing right on these notes was over 4 percent,  
21 about four and a quarter percent actually, and  
22 bringing it down to the 3.5 percent is a huge  
23 accomplishment for the town, so we really do  
24 appreciate that.

25 I know we have the manager Mike

1 Muscillo on the line. I don't know if, Mike, you  
2 have anything to say.

3 MR. MUSCILLO: I'd just like to thank  
4 you very much, especially with the new municipal  
5 building. We're all looking forward it, coming out  
6 of the flood zone. So once again, thank you.

7 MS. SUAREZ: Thank you.

8 MR. DRAIKIWICZ: Terrific. That  
9 brings it up to Howell.

10 MR. PALAZZO: Good morning, everybody.  
11 So Howell's project consists of, so we  
12 have issued an existing bond anticipation note last  
13 March that the lion's share of those funds funded  
14 road projects, an acquisition of real property that  
15 stemmed from a negotiated legal settlement, as well  
16 as some building improvements and public works and  
17 police equipment.

18 The additional 3.075 million that  
19 we're adding on to this note through the county  
20 improvement authority to be at 16.925 million is to  
21 fund our 2022 road improvement program, so it is  
22 mostly road work and obviously building improvements  
23 and equipment for some of the various departments.

24 MR. DRAIKIWICZ: And the reason you  
25 used the authority, Lou?

1 MR. PALAZZO: Obviously, if this  
2 opportunity didn't present itself, we would have to  
3 tried to go out to market for stand-alone issue, and  
4 obviously we are very thankful that the Monmouth  
5 County Improvement Authority stepped up and is able  
6 to provide this opportunity to us.

7 MS. SUAREZ: Thank you.

8 MR. DRAIKIWICZ: Keansburg.

9 MR. DeBLASIO: Patrick DeBlasio. I'm  
10 also the CFO for Keansburg.

11 Keansburg there, the project is about  
12 2.5 million, and it's basically all road  
13 improvements. Same comments I had before holds true  
14 now, and the same thing Lou says, we appreciate the  
15 opportunity to save some money on this debt.

16 MS. SUAREZ: Thank you.

17 MR. DRAIKIWICZ: And we're happy to  
18 have Loch Arbour participate as well.

19 MR. SEAMAN: Hi. Good morning,  
20 everybody. My name's Tom Seamen. I'm the finance  
21 officer.

22 The timing is working out very well  
23 for Loch Arbour. We're rolling over some existing  
24 bands, mostly covering some retaining wall, some  
25 improvements to our beach pavilion and road project.

1 We are doing a paydown in our budget also.

2 This will help us a lot because if we  
3 went out, we would have had to go out on our own and  
4 the cost would have been higher. So thank you very  
5 much for this program.

6 MS. SUAREZ: Thank you.

7 MR. DRAIKIWICZ: Monmouth Beach.

8 MR. CANTALUPO: Yes, Director. It's  
9 John Cantalupo. I'm the bond attorney.

10 I know Matt's having some  
11 difficulties, our CFO, Matt Palmer. Is he on?

12 MR. PALMER: Yes, I'm here, John.

13 MR. CANTALUPO: Okay, great. Go  
14 ahead, Matt.

15 MR. PALMER: I'm Matt Palmer, the CFO  
16 for Monmouth Beach.

17 The majority of our program that we're  
18 looking for bond anticipation notes is for road  
19 improvements. We want to start road projects  
20 earlier in the year, so this gave us an opportunity  
21 to do that. Also to purchase equipment.

22 Over the past several years, we have  
23 noticed our DPW equipment has become inadequate so  
24 we're upgrading our DPW equipment as well as our  
25 fire equipment.

1                   We're upgrading our park, which is  
2 known as Griffin Park. We're raising the level of  
3 that so it doesn't flood. Acquiring some police  
4 equipment, as well as upgrading our pavilions.

5                   If we did not have this program  
6 through the county, again, like everyone else has  
7 been saying, we would have to do this out on our own  
8 or look at a shared service with another smaller  
9 municipality to obtain a favorable rate, and we'd  
10 like to thank the county and the Local Finance Board  
11 for looking forward to this project moving forward.  
12 Thank you.

13                   MS. SUAREZ: Thank you.

14                   MR. DRAIKIWICZ: Ocean Township.

15                   MR. GARTZ: Ricky Gartz, Township of  
16 Ocean.

17                   Our projects consist of road  
18 improvements, the acquisition of real property for  
19 parks, as well as purchase of some garbage trucks  
20 and improvements for various departments in the  
21 town.

22                   When this came up, I was very thankful  
23 for the opportunity to present it, and the savings  
24 alone is a benefit for the town and the taxpayers.  
25 So we jumped on forward for it. Thank you.

1 MS. SUAREZ: Thank you.

2 MR. DRAIKIWICZ: Shrewsbury. It's the  
3 Borough of Shrewsbury.

4 MR. PALAZZO: Hi. Lou Palazzo for  
5 Shrewsbury again.

6 The lion's share of our money is for  
7 road improvement projects. Obviously those are the  
8 useful life projects. So we have a few roads that  
9 we are completing with DOT grant funds, and this is  
10 the money that is in excess of the awarded project  
11 versus the grant received.

12 There's also, I believe a heavy duty  
13 truck for DPW in there, as well as security  
14 improvements to borough hall.

15 MS. SUAREZ: Thank you.

16 MR. PALAZZO: And we would have to go  
17 out for a stand-alone issue if this opportunity  
18 wasn't there.

19 MS. SUAREZ: Thanks.

20 MR. DRAIKIWICZ: Thank you.  
21 And Union Beach.

22 MR. PENNELL: Good morning, Director.  
23 My name's Mike Pennell. I'm from the Borough of  
24 Union Beach.

25 MR. DRAIKIWICZ: Good morning.



1 MR. PENNELL: The band we're looking  
2 to roll over consists of three main projects. Was  
3 beach front improvements in the amount of \$811,000,  
4 municipal building improvements in the amount of  
5 \$3.9 million, and various roadway improvements in  
6 the amount of \$763,000.

7 And again, like everyone has stated,  
8 without this opportunity, the borough would be  
9 looking to take on excess costs and preparing an OS  
10 and excess, higher interest rates, and in the future  
11 we're planning on going out for permanent funding in  
12 2024. Thank you.

13 MS. SUAREZ: Thank you.

14 MR. DRAIKIWICZ: Last, but not least,  
15 Wall Township.

16 MR. O'HARA: Good morning. The bulk  
17 of what we are looking to -- the ordinance is  
18 involved in our financing are 5,500,000 for road  
19 improvements, just over \$4.1 million in DPW and  
20 emergency vehicles, primarily garbage trucks. We  
21 are in the process of replacing our fleet, and two  
22 ambulances as our police department maintains an EMS  
23 squad.

24 In addition, we have approximately  
25 \$1.5 million committed to a radio replacement

1 program for our police department. We've got some  
2 older radios and we were experiencing some dead  
3 spots in town.

4 And the remainder is approximately \$3  
5 million for township facility and parks. We had to  
6 do a roof replacement on town hall and the municipal  
7 library. We have some park improvements to  
8 Community Park and Hero's Park, as well as the  
9 construction of new pickleball courts at the old  
10 Camp Evans property in town, and as a number of CFOs  
11 could probably attest, we cannot build pickleball  
12 courts fast enough, and as an avid player, I  
13 appreciate that.

14 With the financing, we would have been  
15 okay for one more year if we had to do a nine  
16 months, but then after that we would have been right  
17 up against it where we would have been facing an  
18 issue with having two interest payments in one year  
19 which just would not work for our budget, so we were  
20 happy to get back on a one-year cycle of notes.  
21 Otherwise, we would have been forced to go to a bond  
22 issue prematurely, as far as I'm concerned. Thank  
23 you.

24 MS. SUAREZ: A couple things there,  
25 Mr. O'Hara. So my township also has the same

1 problem with pickleball courts, although all the  
2 residents were up in arms when they heard they were  
3 going to be taking trees down to build another one  
4 of those.

5 But I do have a question for you. As  
6 far as purchasing of garbage trucks, what's that  
7 been looking like?

8 MR. O'HARA: They've been slow to  
9 come, that's for sure, and we have seen some price  
10 increases from when we started the replacement of  
11 the fleet, but our DPW and the residents are happy  
12 with the in-house pickup, and we don't anticipate  
13 getting away from that aspect.

14 MS. SUAREZ: I'm not advocating for  
15 it. I think sometimes it's actually harder. So I  
16 was just curious to what that was looking like.  
17 We've actually been looking for some shared services  
18 around the state, and some of them are even  
19 countywide or regional, and that seems to be the way  
20 to go instead of relying on some of the private  
21 companies. So I was just curious.

22 MR. O'HARA: We have a long-standing  
23 history in town of in-house garbage collection, and  
24 our DPW kind of has it down to a science. It's just  
25 a matter of giving them the equipment to do so.

1 MS. SUAREZ: Understood. Well, thank  
2 you very much.

3 MR. O' HARA: Thank you.

4 MR. DRAIKIWICZ: Director, with the  
5 authority's program as well as the county guarantees  
6 and the participants, we respectfully request  
7 positive findings in connection with the project  
8 financing, as well as positive findings in  
9 connection with the county guarantee, and we'd also  
10 like to really just thank the authority and the  
11 county for offering the program which we think  
12 really solves a need due to the underwriting  
13 situation for one-year notes, and we were happy that  
14 the authority was able to offer it, and obviously  
15 delighted that the county was supportive of the  
16 program and we think it will be beneficial for all  
17 the municipalities, especially in the first quarter  
18 when they have their own notes coming due that you  
19 really can't could nine-month notes in any real  
20 fashion; otherwise, it will be a double interest  
21 payment in that budget year. So we're happy to  
22 present it for the board's consideration.

23 MS. SUAREZ: Thank you very much.

24 Are there any questions or comments  
25 from anybody?

1                   Okay. Then hearing none, do we have a  
2 motion to issue positive findings on the project  
3 financing and approve the county guarantee?

4                   MR. MAPP: Motion to approve.

5                   MS. RODRIGUEZ: I second.

6                   MR. BENNETT: Mr. Mapp moves, Ms.  
7 Rodriguez second.

8                   Ms. Suarez.

9                   MS. SUAREZ: Yes.

10                  MR. BENNETT: Mr. Mapp.

11                  MR. MAPP: Yes.

12                  MR. BENNETT: Mr. Di Rocco is recused.

13                  Mr. Close.

14                  MR. CLOSE: Yes.

15                  MR. BENNETT: Mr. Avery.

16                  MR. AVERY: Yes.

17                  MR. BENNETT: And Ms. Rodriguez.

18                  MS. RODRIGUEZ: Yes.

19                  MR. BENNETT: Motion approved.

20                  MS. SUAREZ: Best of luck to everyone.

21                  MR. DRAIKIWICZ: Thank you, all.

22                  MS. SUAREZ: You're welcome.

23                  Okay. So I believe concludes our  
24 agenda. Do we have a motion to adjourn?

25                  MS. RODRIGUEZ: So moved.

1 MR. MAPP: Second.

2 MR. BENNETT: Ms. Rodriguez and

3 Mr. Mapp.

4 Ms. Suarez.

5 MS. SUAREZ: Yes.

6 MR. BENNETT: Mr. Mapp.

7 MR. MAPP: Yes.

8 MR. BENNETT: Mr. Close.

9 MR. CLOSE: Yes.

10 MR. BENNETT: Mr. Avery.

11 MR. AVERY: Yes.

12 MR. BENNETT: And Ms. Rodriguez.

13 MS. RODRIGUEZ: Yes.

14 MR. BENNETT: We are adjourned.

15 MS. SUAREZ: Thank you very much.

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I, LISA PENROD, a Certified Court Reporter (XI01753), Registered Professional Reporter and Notary Public of the State of New Jersey, do hereby certify the foregoing to be a true and accurate transcript of my original stenographic notes taken at the time and place hereinbefore set forth.



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LISA PENROD, CCR#XI01753

REGISTERED PROFESSIONAL REPORTER

Dated: March 13, 2023

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60: 6	37: 9	65: 3	14,840,000 (1)
	\$3 (2)	\$85 (1)	29: 15
<b>\$</b>	26: 25 66: 4	37: 25	14-004 (1)

8: 7 15 (1) 24: 23 16. 925 (1) 60: 20 172 (1) 14: 6 18-14 (1) 5: 5 193 (1) 14: 11	215 (1) 29: 14 216 (1) 25: 18 22 (1) 14: 17 22-38 (1) 7: 6 239 (1) 11: 21 24 (5) 3: 4 36: 5, 24 37: 3 52: 9 24-hour (2) 17: 5, 17 24. 8 (1) 25: 19 25 (2) 12: 21 36: 25 25,000 (1) 11: 25 28 (1) 18: 3 28, 873 (1) 13: 2 29 (1) 3: 5	4 4 (8) 14: 21 15: 7 17: 12 24: 13 25: 24 29: 18 54: 23 59: 20 4's (1) 13: 6 4. 12 (1) 54: 6 4. 481 (1) 35: 23 4. 58 (1) 12: 8 40 (1) 39: 22 40A: 2-51 (1) 35: 8 40A: 2-7D (1) 31: 13 40A: 3-1 (1) 24: 10 40-year (1) 31: 20 407,000 (1) 36: 8 41 (1) 3: 7 45 (4) 21: 23 32: 9 33: 5 33: 7 48 (1) 39: 4	7 72 (1) 11: 20 8 8 (2) 1: 4 4: 5 85 (2) 39: 1, 4 9 9. 35 (1) 25: 15 90 (1) 25: 22 908 (1) 11: 21 934,000 (1) 36: 8
2 2 (6) 3: 3 10: 3 11: 10 15: 5 24: 20 25: 23 2B (1) 24: 13 2, 561, 370 (1) 45: 22 2-11C (1) 31: 14 2-26E (1) 31: 14 2. 5 (1) 61: 12 20 (2) 50: 19, 21 20-year (1) 51: 4 2016 (1) 35: 18 2017 (1) 56: 9 2022 (5) 11: 13 31: 25 35: 19 47: 9 60: 21 2023 (5) 1: 4 4: 5 32: 1 36: 1 71: 18 2024 (5) 14: 9 26: 25 31: 23 49: 22 65: 12 2025 (2) 25: 12 36: 7 2029 (1) 27: 1 2034 (1) 27: 2 21-12 (1) 6: 5	3 3 (3) 24: 20 25: 24 29: 18 3B (1) 24: 13 3, 853 (1) 13: 2 3. 075 (1) 60: 18 3. 46 (2) 12: 7, 10 3. 5 (2) 53: 25 59: 22 3. 6 (1) 54: 6 3. 7 (1) 54: 8 30 (1) 26: 11 31 (1) 3: 6 35 (1) 39: 1 38 (2) 21: 22 39: 4	5 5 (2) 24: 13 26: 2 5, 500, 000 (1) 65: 18 5, 690, 000 (1) 29: 13 50 (3) 26: 7, 9 52: 10 55 (2) 32: 9 33: 8 6 6 (3) 9: 18 24: 13 26: 2 60 (1) 58: 15 658 (1) 11: 20	