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TOWN OF HARRISON  
HOUSING AUTHORITY

MEETING OF THE TOWN OF : TRANSCRIPT  
HARRISON HOUSING AUTHORITY : OF PROCEEDINGS

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O P E N S E S S I O N

Tuesday, May 10, 2022, 6 p.m.  
Harrison Gardens, Bldg. #1  
788 Harrison Avenue  
Harrison, New Jersey 07029

PRESENT:

- JAMES P. DORAN, Ed.D, CHAIRMAN
- ARTHUR PETTIGREW, VICE CHAIRMAN
- BRUNILDA MUSTILLI, COMMISSIONER
- FREDERICK CONFESSORE, COMMISSIONER
- RICHARD MILLER, COMMISSIONER

EXCUSED:

- DANIEL CHOFFO, COMMISSIONER
- DAWN KINSELLA, COMMISSIONER

ALSO PRESENT:

- RAYMOND LUCAS, Executive Director
- JOSEPH MANFREDI, ESQ. Board Attorney (Zoom)
- MAUREEN GILMORE, Authority Staff
- GENE GILMORE, Maintenance Supervisor
- JOAN MICHAELSON, Authority Staff
- MIKE CARLON, Accountant (Zoom)
- MEMBERS OF THE PUBLIC

TRANSCRIBED BY AND BEFORE: SUSAN M. STYRON,  
C.S.R., R.P.R., AND NOTARY PUBLIC OF THE STATE  
OF NEW JERSEY License No. XI 01704

1 THE CHAIRMAN: I hereby declare this  
2 meeting to order and state that this is a meeting  
3 of the Harrison Housing Authority of the Town of  
4 Harrison scheduled for May 10, 2022. This  
5 meeting is a regularly scheduled meeting, and  
6 proper public notice of time, date, location,  
7 purpose and agenda have been posted in compliance  
8 with the Sunshine Law.

9 I'd ask all to please join me in  
10 saluting the flag.

11 (Pledge of Allegiance.)

12 THE CHAIRMAN: Before I call the roll,  
13 I want to just acknowledge that on screen with us  
14 we have Mike Carlon from Geltrude Accounting and  
15 Joe Manfredi the attorney, and the rest of us  
16 here.

17 Clerk, call the roll.

18 MS. GILMORE: Commissioner Choffo,  
19 absent.

20 Commissioner Confessore.

21 COMMISSIONER CONFESSORE: Here.

22 MS. GILMORE: Commissioner Kinsella,  
23 absent.

24 Commissioner Miller.

25 COMMISSIONER MILLER: Here.

1 MS. GILMORE: Commissioner Mustilli.

2 COMMISSIONER MUSTILLI: Here.

3 MS. GILMORE: Commissioner Pettigrew.

4 COMMISSIONER PETTIGREW: Here.

5 MS. GILMORE: Dr. Doran.

6 THE CHAIRMAN: Here.

7 Can I have a motion to approve the  
8 minutes of the April 12, 2022 meeting?

9 COMMISSIONER PETTIGREW: Motion.

10 THE CHAIRMAN: Motion by Pettigrew.

11 COMMISSIONER MUSTILLI: Second.

12 THE CHAIRMAN: Second by Mustilli.

13 Clerk, call the roll.

14 COMMISSIONER MILLER: I have to  
15 abstain.

16 THE CHAIRMAN: Okay. When we get to  
17 you.

18 COMMISSIONER MILLER: So I don't know  
19 the proper rules of order.

20 THE CHAIRMAN: You know, some believe  
21 when you weren't here you should abstain. Some  
22 believe that you've read the minutes, and so  
23 you're a voting member. It's your call.

24 COMMISSIONER MILLER: Whatever you want  
25 to do.

1 THE CHAIRMAN: Most people I know  
2 abstain just for keeping it clear. It's your  
3 call.

4 MS. GILMORE: Commissioner Confessore.

5 COMMISSIONER CONFESSORE: Aye.

6 MS. GILMORE: Commissioner Miller.

7 COMMISSIONER MILLER: Abstain.

8 MS. GILMORE: Commissioner Mustilli.

9 COMMISSIONER MUSTILLI: Aye.

10 MS. GILMORE: Commissioner Pettigrew.

11 COMMISSIONER PETTIGREW: Aye.

12 MS. GILMORE: Dr. Doran.

13 THE CHAIRMAN: Yes.

14 Okay. Questions on the bills?

15 DIRECTOR LUCAS: So before we even  
16 start the questions on the bills. Richard, you  
17 asked for a variance report in written form. As  
18 of June, anything over 10 percent and/or  
19 \$22,000 --

20 THE CHAIRMAN: For the rest of the  
21 members and the public that's in the room, and  
22 for the record, let's understand what a variance  
23 report, or what variance is.

24 I think, Rich, your question, if I  
25 recall, your question referred to if there's a

1 budget item and something looks over or under  
2 that isn't right with the budget, that would be a  
3 variance.

4 COMMISSIONER MILLER: Right.

5 DIRECTOR LUCAS: Correct.

6 THE CHAIRMAN: And that could be a line  
7 item in the budget when we do the monthly bills.

8 COMMISSIONER MILLER: Correct.

9 THE CHAIRMAN: Because we have the  
10 budget, the actuals in the budget -- am I  
11 correct?

12 MR. MILLER: Absolutely right.

13 THE CHAIRMAN: I just wanted to clear  
14 that up for everybody. I'm not sure everybody  
15 knows.

16 COMMISSIONER CONFESSORE: If it's over  
17 10 percent, you have to get permission from --

18 DIRECTOR LUCAS: No.

19 THE CHAIRMAN: In our budget, Fred, you  
20 have to get permission to transfer between  
21 accounts.

22 DIRECTOR LUCAS: HUD is completely  
23 different than what you guys and Richard's world  
24 and my old construction world involved;  
25 everything has to add up equally. In the HUD

1 world there are variances where -- the point is  
2 simple, to give you an example, the gas, which  
3 PSE&G provides, but then they sub it out to  
4 another contractor. We had one and they folded,  
5 and now PSE&G has it, and they're looking for a  
6 sub. Now everybody knows the gas prices in the  
7 city, it's 6.25, in California it's \$9. So that  
8 bill might not be budgeted correctly, but from  
9 month to month it varies. At the end of the year  
10 report -- which we'll send it to you in June when  
11 we send it to HUD at the end of this month -- you  
12 will have balance to balance. But anything over  
13 10 percent and/or 22,000 there will be a written  
14 explanation of why it is that much over, okay.

15 I do have Mike Carlon on the line  
16 today, our accountant, just in case you wanted a  
17 further explanation, he can give it to you.

18 MR. MILLER: It's not on the accounting  
19 report. We do it all the time in management.

20 DIRECTOR LUCAS: Here it's an  
21 accounting report. We work with them with the  
22 numbers. That's how we do it.

23 COMMISSIONER MILLER: So if it's an  
24 accounting report, then I'll ask whoever is  
25 responsible. Because unfortunately I wasn't in

1 the city to get to a big printer, but I tried to  
2 line up Excel line items line by line. And from  
3 the month of -- I've got to remember. The month  
4 that's here with the month that I was at last  
5 time. So this report is from April, and the  
6 February do not line up line by line.

7 DIRECTOR LUCAS: Okay.

8 COMMISSIONER MILLER: So here it is,  
9 just for me to take a quick look, just to check  
10 on it. And the people that report to me, I like  
11 it to line up so you can do it quickly, see if  
12 there's anything out. And here, like lines  
13 disappear, there are less lines in April than  
14 there are in February. That, to me, is saying  
15 that, you know, how do you do month-to-month  
16 reports when you've got things that don't line  
17 up? The whole beauty of Excel is to have line  
18 items line up so you can quickly see if you've  
19 got revenue comparing to revenue. That you don't  
20 have parking -- I'm just using the parking  
21 revenue, parking doesn't line up with credit  
22 reports. The only way to do it is to quickly  
23 look at it.

24 DIRECTOR LUCAS: Michael.

25 MR. CARLON: There's a new year, the

1 year starts April 1st. So that's the report that  
2 we're providing to you, is essentially the first  
3 month of the new year. So I guess, you know, we  
4 never thought about comparing it to February,  
5 because, again, February to March, because we're  
6 starting a new year. So this April report that  
7 we're providing to you is the start of the new  
8 year. So the activity for the new year is only  
9 one month, and then we're starting on the new  
10 budget.

11 So when you're saying it doesn't line  
12 up, I mean, the line items were all the same.  
13 Those are general ledger accounts, so they should  
14 all be the same that you've had before.

15 THE CHAIRMAN: Well, moving forward,  
16 Mike, will May's report reflect the same columns  
17 that are in April's report?

18 MR. CARLON: Yes, yes. So you'll have  
19 the report showing the month activity and the  
20 year-to-date activity. So next month you'll have  
21 May alone, and April and May together as the year  
22 to date. And then it will be comparing it to the  
23 budget for one month, and the budget for two  
24 months.

25 THE CHAIRMAN: So, for example, if



1 electricity was on Line 5 of the spreadsheet,  
2 when I look next month it will be a continuation  
3 of electricity, it won't be something else?

4 MR. CARLON: Correct, yes.

5 MR. MILLER: Hold on a second. I know  
6 how -- he's generating a report, let's say in the  
7 month of -- I'm just using -- can I borrow your  
8 reading glasses?

9 THE CHAIRMAN: You can use mine.

10 COMMISSIONER MILLER: I didn't realize  
11 how small it was.

12 THE CHAIRMAN: I thought that was an  
13 eye test.

14 MR. MILLER: On an Excel spreadsheet --  
15 I was only kidding about that. By way of  
16 example, you might have gas on Line 12, and then  
17 the following month you have the account going to  
18 the third-party vendor that you're using. By  
19 going onto an Excel sheet, you just added a line.  
20 That line does not appear in April's report, but  
21 showed up in February's report. So if you don't  
22 have the same model that has the same thing with  
23 the most number of lines, it will not line up no  
24 matter what you do, unless you do that. So  
25 that's what I'm used to, is where the lines are

1 the same so that it always -- and it might be 0  
2 until you need it. But unless you've got every  
3 line, you know, 1 through 80, with all the  
4 correct expenses, they won't line up. On the  
5 revenue, it doesn't even line up on the revenue  
6 side because you've got some additional lines in  
7 February that don't appear in April. I'm just  
8 giving you how you have to have the same.

9 So once you start with a template of  
10 February, even though you're not comparing month  
11 to month, but you're comparing line items. It  
12 has to -- someone has got to spend -- it doesn't  
13 take more than five minutes to do. You just cut  
14 and paste.

15 COMMISSIONER CONFESSORE: Or use the  
16 same template going forward; right?

17 MS. MICHAELSON: In November we  
18 switched over to new software called PHA Web.  
19 And the new software has --

20 MR. MILLER: You were switching. I do  
21 this, and we switched softwares. It requires  
22 someone to spend the time to take the data that  
23 you get from your accounting program and put it  
24 into an Excel sheet and line up the stuff. It  
25 takes five minutes.

1 MS. MICHAELSON: And going forward,  
2 with April forward the accounts will be the same.  
3 PHA now is using the same account numbers that  
4 they do for the audit. So the gas will be gas,  
5 the water will be water, the sewer will be sewer.  
6 Back then when you saw February's, you saw the  
7 QuickBooks accounts instead of our accounts.  
8 That's the difference.

9 MR. MILLER: Right. But even still  
10 you're going to have to -- what happens if, like  
11 using Ray's example, gas. Now you're going to  
12 have one gas line whether it's PS&G or the  
13 third-party vendor?

14 MS. MICHAELSON: Yes, all the gas, that  
15 expense all goes to gas. For instance, on the  
16 old system, water and sewer were in the same  
17 account. Now we have an account for water and we  
18 have an account for sewer.

19 DIRECTOR LUCAS: Everything will line  
20 up going forward, Richard.

21 MS. MICHAELSON: I mean, with your  
22 permission I can send you what we did for April.

23 DIRECTOR LUCAS: Yes, you do have my  
24 permission.

25 Do me a favor, Richard, check it out,

1 we'll send it to you. Check it out and let me  
2 know, give me a call tomorrow.

3 MS. MICHAELSON: If you want, I can  
4 print it out for you.

5 DIRECTOR LUCAS: It will be the same.

6 COMMISSIONER MILLER: Well, the reason  
7 that I ask for it is because when I looked at  
8 bills and expenses that are supposed to be paid,  
9 you've got an expense that's negative.

10 DIRECTOR LUCAS: Yes.

11 COMMISSIONER MILLER: So how do you  
12 have as an expense -- it's a revenue number.  
13 Either you're getting a credit -- but how does it  
14 become negative? That's why I'm looking for the  
15 stuff, because in the prior months you had an  
16 explanation where you said you flatlined the  
17 utility bills, and I'm just trying to understand  
18 how you're budgeting going forward. Like here  
19 you know your gas bill is going to be higher in  
20 the wintertime.

21 DIRECTOR LUCAS: Exactly, and my water  
22 bill is going to be soaring in the summertime  
23 because of the fountains.

24 MR. MILLER: Right, I agree with you.  
25 But it should be reflected, not that the end of

1 the year it adds up, which I understand  
2 completely. But when certain things are starting  
3 to become expensive, you might have to defer  
4 something. You know, in my world sometimes you  
5 have to --

6 DIRECTOR LUCAS: Our world and the  
7 construction world where everything adds up is  
8 not the same as the HUD world, it's completely,  
9 absolutely different. The first thing I learned  
10 when I took this job, I thought all my knowledge  
11 of when I came here would help, and actually, to  
12 be totally honest with you, it's the total  
13 opposite. HUD has its own rules for everything.  
14 And I mean everything.

15 THE CHAIRMAN: You still can't  
16 overdraft an account, I would assume.

17 DIRECTOR LUCAS: Correct. But we can  
18 move the money easily in and out of every single  
19 account. There is no HUD guy calling me and  
20 saying, Ray, why did you move this money over  
21 here to cover that? You know --

22 THE CHAIRMAN: But at least, what I  
23 think Richard is trying to ask is if you can show  
24 what is moved and what isn't moved.

25 DIRECTOR LUCAS: Absolutely, not a

1 problem.

2 MR. MILLER: So I found an example.

3 THE CHAIRMAN: Mike, can you hear him?

4 MR. CARLON: I can hear you. The  
5 video's broken, but I hear you.

6 MR. MILLER: Okay. In the February  
7 budget you had a line item for, it was 70612, HUD  
8 capital grants, COVID. By the fact that you had  
9 that number in February makes it hard to --

10 DIRECTOR LUCAS: We didn't have it in  
11 January, they took it away.

12 MR. CARLON: But the COVID, that was  
13 for last year. So that doesn't --

14 MR. MILLER: I'm aware. But as a  
15 person, the fact that it shows 0 is in my mind  
16 what happened, you give an explanation to the  
17 variance, it disappeared. But once you delete  
18 line items, it's hard to ever remember they were  
19 there. It doesn't cost any -- you know, Animal  
20 House, John Belushi, when he comes into the  
21 thing, You want a beer? It costs nothing. It  
22 doesn't cost any money to put a line into the  
23 Excel spreadsheet. This way you can see that the  
24 COVID money disappeared.

25 I understand that everyone is trying to

1 understand what's going on, but when you have  
2 things disappear, that to me is like -- I get  
3 nervous. Especially in a construction job, when  
4 I see people taking stuff that was in the budget  
5 before and it disappears. Show me a 0, I don't  
6 care.

7 MR. CARLON: But if you started a new  
8 construction job and there wasn't, I don't know,  
9 let's say doors, jut as an example, on a new  
10 construction job, you wouldn't have a door line  
11 if you're not going to be installing doors.

12 MR. MILLER: No. But to continue your  
13 thing, I've got, here in Harrison I've got seven  
14 buildings, and I know that there's recurring line  
15 items. Now, if in my new building I don't put in  
16 the same kind of air conditioning system, I don't  
17 add them, but I would like to know that I don't  
18 have the expenses going forward.

19 If you don't have a standard line item  
20 it's hard for you to see exactly what's there and  
21 different. And I've been doing this, I'm sorry  
22 to say, 43 years. So I'm trying to say, look,  
23 have it in there. Even if it's 0, it sticks out  
24 in your mind. If it's a line item that's not  
25 there in a budget that all of a sudden pops up,

1 you don't know about it. Or one of the people  
2 might have experience and say, hey, by the way,  
3 the water bill is going up in Harrison, not the  
4 sewer bill, the water bill. And then you have a  
5 chance to do it. You can buy water and sewer, by  
6 way of example, you don't know what's going on.

7 DIRECTOR LUCAS: It will be separate --

8 MR. MILLER: No, I'm using an example.

9 DIRECTOR LUCAS: But I'm answering. In  
10 the old system they were together. In the new  
11 system every separate item will have its own line  
12 item.

13 COMMISSIONER MILLER: The utility  
14 bills, you can save money on your gas bills by  
15 going to a vendor, a third-party vendor. I'm  
16 saying if you separate, one is the transmission  
17 side, one is the production side. Your big  
18 utility bill is here. That's your fixed costs.  
19 Insurance you might have, break it up, you might  
20 decide what's one line. But here all of a sudden  
21 workman's comp is going out of control. You  
22 can't see by having line items all blended into  
23 one. And it's a way that we can help you. I'm  
24 not here to hurt, I'm here to say this is what  
25 I'm saying from doing this a long time.



1 MS. MICHAELSON: Well, this report that  
2 I just handed you is the first time we did  
3 anything like this under the PHA Web. And this  
4 will show you the accounting fees, why they're  
5 up, what's up or down, the balance. A lot of  
6 this has to do with the coding of the accounts  
7 that we used in QuickBooks, that we're using now.  
8 This should help you.

9 All the expenses, the number is  
10 annualized each month. So in months like this  
11 the gas will be a lot higher because we needed it  
12 more, other months it will go lower.

13 MR. MILLER: Right. But in our  
14 buildings after you've got a --

15 MS. MICHAELSON: You trend it.

16 MR. MILLER: You trend it, exactly.

17 MS. MICHAELSON: HUD doesn't trend.  
18 They take the number and divide it by 12. That's  
19 for the utilities.

20 MR. MILLER: But that's -- so here  
21 you're now saying the standards we're going to  
22 use, whether or not they throw you under a bus,  
23 are going to be HUD standards; correct?

24 DIRECTOR LUCAS: Correct.

25 COMMISSIONER MILLER: So in other

1 words, we're going to perform to HUD standards,  
2 we can't perform above?

3 DIRECTOR LUCAS: That's who we're  
4 governed by.

5 MR. MILLER: No, no, wait a second.  
6 You're governed by -- that means you can't do and  
7 take the time --

8 DIRECTOR LUCAS: Joseph, can you  
9 explain to Richard what I'm trying to say so he  
10 can understand what I mean by we have to follow  
11 HUD rules?

12 MR. MILLER: Wait. HUD rules is -- for  
13 the PHA I understand.

14 DIRECTOR LUCAS: No, I'm not saying you  
15 don't understand anything. What I'm saying is we  
16 have to follow HUD rules, that's who gives us our  
17 money to run the buildings.

18 MR. CARLON: If we feel that there's  
19 months -- right now on most of the items other  
20 than (inaudible) we're just dividing the overall  
21 budget, the annual budget by 12. Other than  
22 payroll in the months that we have five payrolls  
23 we're allocating it for the five payrolls.  
24 There's no restriction from HUD on being able to  
25 change around our annual budget on a monthly

1 basis. We haven't historically done that because  
2 we didn't want to get into the minutia of trying  
3 to allocate, like for instance, we're not going  
4 to -- I guess you want us to look at the month of  
5 February, and in the month of February the gas  
6 and heating may be higher --

7 MR. MILLER: In our shop you would  
8 divide, you take 90 percent of the gas bill,  
9 because some is used for hot water, obviously,  
10 but we take 90 percent of the gas bill and  
11 separate it over the months of payment in  
12 December through May. And it's like we walked in  
13 here before the last meetings we had the, at one  
14 of the last meetings we hired a summer guard  
15 service. So would you take that bill and  
16 separate it over 12 months, or would you say that  
17 it's going to show up in May in the summer  
18 months?

19 MS. MICHAELSON: According to this  
20 budget, it's 12 months.

21 MR. MILLER: I know it's according to  
22 12 months. And then the purpose of this is we'll  
23 wait until the end of the year and all we do is  
24 wait for the budget to be reported to HUD.  
25 That's what you're saying. You're saying that --

1 why do we spend any time reviewing budgets if all  
2 we're going to is divide it by 12? I mean,  
3 you're just saying wait until the end of the year  
4 and we'll see what the variance is, and it will  
5 either be 0 or some number that, whoa, we're out  
6 of budget.

7 DIRECTOR LUCAS: Yes. The best part of  
8 working for HUD is we can put a line item and say  
9 heating, like Richard said, this is what we're  
10 budgeting for the 12 months. Now, if that number  
11 rises immensely, I can move money in the capital  
12 fund to cover that expense. We don't have to  
13 worry about the fluctuation as long as the money  
14 is in the line item. Like we have line items for  
15 just about everything here.

16 THE CHAIRMAN: Well, if it's divided by  
17 12 months, then how do you know if it's going up?  
18 Like where do you judge that?

19 DIRECTOR LUCAS: When we get the  
20 variance report it will say this month percentage  
21 is over what we allotted for that month. But the  
22 next month will be so low it balances itself off  
23 after the 12 months. That's why they do the  
24 average of the 12 months. Does that make sense,  
25 Dr. D?

1 MS. MICHAELSON: See, we had, right now  
2 we have electricity is low because we don't have  
3 air conditioners going. So we have a positive  
4 variance in electric. And then by the time July  
5 and August comes up, it will go higher than the  
6 monthly amount because we generate more. That's  
7 the issue with gas now. The water and sewer,  
8 water will go up because our sprinklers will be  
9 on during the summer months. But then it will go  
10 down.

11 THE CHAIRMAN: Okay. My question would  
12 be then, just like your normal accounting. If  
13 you get an electric bill that's 15,000, and you  
14 have 12,000 in that account, what triggers you to  
15 say, Oh, we can't send them a check yet because  
16 we don't have the money?

17 MS. MICHAELSON: It doesn't, because in  
18 HUD we have the money. It's not like it's a  
19 private business where they generate -- we don't  
20 have a net operating income. We don't put  
21 capital below that line to get a different  
22 income, a profit. Our expenses, operating  
23 expenses are above the line. And they're so  
24 budgeted that by the end of the year, like at the  
25 end of March 31, 2022, we will be within 1

1 percent of budget by the end of the year. What  
2 Mr. Miller is saying is right, that month by  
3 month we have may have different variances.

4 THE CHAIRMAN: But at what point would  
5 you notice and say, Gee, we're getting now near  
6 November and it doesn't look like we have enough  
7 money to, you know, like right now at the schools  
8 we had to implement a spending freeze because  
9 we're not sure if we have enough money because  
10 we've been following the accounts and saying,  
11 gee, we have no more money left in supplies, we  
12 have no more money left here, salaries are  
13 getting really close. And so at what point does  
14 it trigger you to make some adjustments based on  
15 your numbers?

16 MS. MICHAELSON: Well, I would do it  
17 two ways. First of all, I would look at our  
18 income and know how much money I have in the  
19 bank, and we have pretty substantial money in our  
20 master account, number one.

21 Number two, I would look at the  
22 expenses and see where I can cut it back. It's  
23 like utilities, which is usually our biggest  
24 expense. But the operating, we have such a  
25 history with the maintenance supplies that our

1 overage is usually -- we have exceptional  
2 turnovers in apartments. Like this month we have  
3 two apartments. So the supplies are going to be  
4 higher, whereas next month we may not have two  
5 turnovers. So that would balance it out. A lot  
6 of the variances now we're seeing is because the  
7 codes are different. We're no longer using  
8 QuickBooks. We're using the PHA codes, which are  
9 the same codes that the auditor uses. So it's  
10 just a period of getting through it.

11 Our income was higher this month. We  
12 had the tenants pay their rent, so that caused a  
13 variance. We haven't raised rents, so our  
14 variances aren't going up because we raised  
15 rents, they're going up because we had people pay  
16 the rent. We had to write off some money because  
17 two tenants died and we couldn't send it to  
18 collections, so we had to write it off.

19 So a property this small, we can give  
20 as much detail as you want. And the experienced  
21 people who have been here between Gene and  
22 Maureen, they know what we're spending money on.  
23 You know, we don't, we're not elaborately  
24 spending for office supplies and things likes  
25 that.

1 THE CHAIRMAN: So just that same school  
2 of thought then: What would you do in a month  
3 where you had ten people move out, and how much  
4 do you have in that account? How would you --

5 MS. MICHAELSON: Well, first of all, in  
6 this development it's very rare to have because  
7 our people don't leave until they pass away.

8 THE CHAIRMAN: But just say it  
9 happened.

10 DIRECTOR LUCAS: Hypothetically that  
11 one time.

12 MS. MICHAELSON: Then Ray would call  
13 HUD and explain to them that we're going to have  
14 a deficit this month, but we have money in our  
15 master account to help us.

16 DIRECTOR LUCAS: To cover it.

17 THE CHAIRMAN: So you'd transfer money  
18 to that account.

19 DIRECTOR LUCAS: I have to let them  
20 know.

21 MS. MICHAELSON: It's up to Ray to let  
22 HUD know that our operations are lower because we  
23 had unexpectedly ten people move out.

24 COMMISSIONER PETTIGREW: Well, what  
25 happens when you deplete the master account?



1           DIRECTOR LUCAS: Then you'd be in big  
2 trouble.

3           MS. MICHAELSON: Then you call Ray. I  
4 would know beforehand.

5           DIRECTOR LUCAS: Artie, the answer to  
6 your question is this: We have money from 2019,  
7 2020 and 2021. The reason why we have so much  
8 money is because when we were doing the  
9 electrical upgrade most of our spending stopped  
10 because I was nervous about what we were getting.  
11 Our subsidy is coming at the end of June, our new  
12 subsidy, right. So 2018 had to be completely  
13 shut down because, or HUD will come in and take  
14 their money back. So you have to use it, right.  
15 So when we had the upgrade we stopped spending  
16 basically until we got all the RFPs in to  
17 understand how much we were going to allocate.  
18 But with the money we have left for 2019 and 2020  
19 we're fine.

20           MS. MICHAELSON: And 2021.

21           DIRECTOR LUCAS: And 2021.

22           MR. MILLER: But you don't even get the  
23 balance sheet on a regular basis.

24           DIRECTOR LUCAS: Balance sheet for  
25 what? I don't understand.

1 MR. MILLER: Just answering our  
2 question. How would we know, as a commissioner  
3 how would Dr. Doran know, how would Lindy know,  
4 how would people know? We don't get a balance  
5 sheet, we don't have anything.

6 DIRECTOR LUCAS: Is that what you want;  
7 you want a balance sheet?

8 MR. MILLER: Isn't that something  
9 standard?

10 DIRECTOR LUCAS: Not something we've  
11 done before. No, it isn't.

12 COMMISSIONER MILLER: You've given it  
13 to us before.

14 DIRECTOR LUCAS: If you ask for it I  
15 give you anything you want.

16 MR. MILLER: I asked for it. I asked  
17 it to be included on a regular basis. This  
18 way -- I don't know what you have as reserves.  
19 All I know is if I all of a sudden have above  
20 budget on gas and electricity in the winter, just  
21 like Dr. Doran said, I would start to get  
22 nervous.

23 DIRECTOR LUCAS: We'll send you the  
24 accounts, how much we have in the account. I'm  
25 not 100 percent positive of what we had in 2019.

1 We have most of it minus our salaries, but 2020 I  
2 haven't touched much.

3 MS. GILMORE: That's only for stuff for  
4 work in the buildings, not for anything else.

5 MS. MICHAELSON: To answer Artie's  
6 question. If our master account got depleted, we  
7 have the right and the ability being a Housing  
8 Authority to go to HUD and say because this,  
9 this, this and this, and then that would be  
10 adjusted for next year's budget.

11 DIRECTOR LUCAS: And we get more money.

12 MS. MICHAELSON: Mr. Miller, we don't  
13 have a vacancy percentage here. We're never  
14 vacant. Other places where I've worked we had a  
15 5 or 10 percent vacancy; we've never had a  
16 vacancy issue. So it's different thinking when  
17 it comes to finances.

18 DIRECTOR LUCAS: To be honest, our list  
19 is closed.

20 COMMISSIONER CONFESSORE: You wouldn't  
21 either if you charge what we charge for rent.  
22 You'd be full.

23 DIRECTOR LUCAS: Don't forget, Richard,  
24 we charge 30 percent of your salary and that's  
25 it. You don't pay utilities.

1           THE CHAIRMAN: Mike, would it be  
2 possible for you, Ray and Richard to have a  
3 conversation to kind of fine-tune as to what  
4 should be included in the monthly reports?

5           DIRECTOR LUCAS: Dr. D, whatever he  
6 asks us to do, we'll do. That's not a problem.

7           THE CHAIRMAN: Can he hear me? My  
8 question was, Mike, if you didn't hear it, can  
9 you have a conversation with yourself, Ray and  
10 Mr. Miller to find out what would be the best  
11 monthly report so that it would be easy to read?  
12 Is that possible?

13          DIRECTOR LUCAS: Yes, 100 percent.

14          THE CHAIRMAN: Did he hear me?

15          DIRECTOR LUCAS: Mike? Can you hear  
16 Dr. Doran?

17          MR. CARLON: Yes, he wants to figure  
18 out the best monthly report. This monthly report  
19 that's being generated is obviously being  
20 generated right out of PHA. So ideally we'd like  
21 to keep it that the reports are generated out of  
22 PHA just to make things consistent with what  
23 you're talking about, Mr. Miller.

24          THE CHAIRMAN: Right. So at one point  
25 I think some of the questions alluded to, to use

1 the laymen's term, we would want to see what the  
2 actual total budget is sitting there in the bank  
3 right now and where is it going, to what account.  
4 So I think that might be helpful. So if you can  
5 work on that with Richard and have a  
6 conversation.

7 MR. MILLER: I think we tried to set up  
8 a finance committee.

9 DIRECTOR LUCAS: We did.

10 MR. MILLER: I think it was Danny.

11 DIRECTOR LUCAS: You took Dr. Doran's  
12 spot.

13 THE CHAIRMAN: Yes. You, Danny and  
14 Fred.

15 DIRECTOR LUCAS: Yes.

16 THE CHAIRMAN: Do you guys want to have  
17 a meeting and try to work that out?

18 MR. MILLER: Yes. Before the next  
19 meeting we should set it up.

20 DIRECTOR LUCAS: Okay. I'll send an  
21 email out and we'll get Michael in there. Is  
22 that good, Richard?

23 COMMISSIONER MILLER: Yes, it will  
24 solve a lot.

25 DIRECTOR LUCAS: Perfect.

1 Michael, thank you very much. I don't  
2 think we're going to need you for the rest of  
3 this, I know you have another meeting, I think  
4 we're done with that for tonight. Thank you.

5 THE CHAIRMAN: Okay. Can I have a  
6 motion to approve the bills?

7 COMMISSIONER PETTIGREW: Motion.

8 COMMISSIONER MUSTILLI: Motion.

9 COMMISSIONER CONFESSORE: Second.

10 THE CHAIRMAN: Okay. That was by  
11 Confessore, second by Mustilli.

12 Clerk, call the role.

13 MS. GILMORE: Commissioner Confessore.

14 COMMISSIONER CONFESSORE: Aye.

15 MS. GILMORE: Commissioner Miller.

16 COMMISSIONER MILLER: Aye.

17 MS. GILMORE: Commissioner Mustilli.

18 COMMISSIONER MUSTILLI: Aye.

19 MS. GILMORE: Commissioner Pettigrew.

20 COMMISSIONER PETTIGREW: Aye.

21 MS. GILMORE: Dr. Doran.

22 THE CHAIRMAN: Aye.

23 Okay. From communications we have a  
24 thank you card from the Kelly family, a tragic  
25 loss, pretty girl. what a shame.

1           The Executive Director's report. Ray,  
2 you want to start? And we might as well include  
3 discussion about the swing, where we're at with  
4 the swing.

5           DIRECTOR LUCAS: Okay. So where we're  
6 at with the swing. One of our councilmen has  
7 asked to donate a handicapped swing. I've talked  
8 to the insurance company, I've also talked to  
9 counsel, Mr. Manfredi, who you see up on the  
10 screen there. We're waiting on the manufacturer  
11 of the swing to send us the logistics, that's  
12 where we're at right now. As soon as I get the  
13 logistics, I'll have another report on whether it  
14 can go in our existing swing set and/or we might  
15 have to put it in by itself. But, again, we're  
16 not even close to that, I don't have that  
17 information yet. As soon as I get that  
18 information, if all you Commissioners want to  
19 know about it, I'll send it to all of you.

20           THE CHAIRMAN: It might take longer to  
21 build the Gardens than the swing will take.

22           DIRECTOR LUCAS: Yes.

23           THE CHAIRMAN: I'm phenomenally  
24 frustrated with this.

25           DIRECTOR LUCAS: I can't even imagine.

1           THE CHAIRMAN: Phenomenally frustrated,  
2 and I want to go on the record as saying so. We  
3 had the thing built, it's a simple matter of  
4 calling your -- you don't even need to call the  
5 insurance company, I don't know why you're  
6 jumping around calling insurance companies. You  
7 don't need to do that. I've installed  
8 playgrounds before, you do not have to --

9           DIRECTOR LUCAS: Well, we're  
10 handicapped exempt.

11          THE CHAIRMAN: It doesn't matter  
12 whether you're handicapped exempt, please don't  
13 even go there, it's ridiculous. What you should  
14 have done is just call up the person who  
15 installed your swings, or your insurance company  
16 can refer people to you who do playground  
17 inspections.

18          DIRECTOR LUCAS: I talked to both of  
19 them.

20          THE CHAIRMAN: You call them up and  
21 say, Hey, we got the swing set, here's a picture  
22 of it or whatever. What swing can we get that's  
23 handicapped to install it. Boom, problem over,  
24 you get the swing installed.

25          DIRECTOR LUCAS: We did all that



1 already.

2 THE CHAIRMAN: Then how come there's no  
3 swing there?

4 DIRECTOR LUCAS: Because we don't have  
5 a picture of the swing set from the manufacturer.

6 THE CHAIRMAN: I'm hoping by next  
7 month. I'm putting it on the record by next  
8 month I want progress on the swing installed.

9 DIRECTOR LUCAS: There's progress right  
10 now.

11 THE CHAIRMAN: Okay.

12 DIRECTOR LUCAS: That's it, end of  
13 update.

14 THE CHAIRMAN: All right. Do I have a  
15 motion on the Executive Director's report?

16 COMMISSIONER PETTIGREW: Motion.

17 COMMISSIONER MUSTILLI: Motion.

18 THE CHAIRMAN: Pettigrew, second by  
19 Mustilli. Clerk, call the role.

20 MS. GILMORE: Commissioner Confessore.

21 COMMISSIONER CONFESSORE: Aye.

22 MS. GILMORE: Commissioner Miller.

23 COMMISSIONER MILLER: Aye.

24 MS. GILMORE: Commissioner Mustilli.

25 COMMISSIONER MUSTILLI: Aye.

1 MS. GILMORE: Commissioner Pettigrew.

2 COMMISSIONER PETTIGREW: Aye.

3 MS. GILMORE: Dr. Doran.

4 THE CHAIRMAN: Aye.

5 Maintenance report. Gene, anything?

6 MR. GILMORE: Nothing going on. Any  
7 questions?

8 THE CHAIRMAN: Anyone have any  
9 questions? No? It seems okay to me. Good Gene,  
10 thanks.

11 Motion to accept the maintenance  
12 report.

13 COMMISSIONER PETTIGREW: Motion.

14 COMMISSIONER CONFESSORE: Second.

15 THE CHAIRMAN: Motion by Pettigrew,  
16 second by Confessore.

17 Clerk, call the role.

18 MS. GILMORE: Commissioner Confessore.

19 COMMISSIONER CONFESSORE: Aye.

20 MS. GILMORE: Commissioner Miller.

21 COMMISSIONER MILLER: Aye.

22 MS. GILMORE: Commissioner Mustilli.

23 COMMISSIONER MUSTILLI: Aye.

24 MS. GILMORE: Commissioner Pettigrew.

25 COMMISSIONER PETTIGREW: Aye.

1 MS. GILMORE: Dr. Doran.

2 THE CHAIRMAN: Aye.

3 Okay. Any old business?

4 DIRECTOR LUCAS: None, sir.

5 THE CHAIRMAN: Any new business?

6 DIRECTOR LUCAS: None, sir -- wait.

7 Yes, we do, I'm sorry.

8 THE CHAIRMAN: We have a Resolution  
9 #1593 adopting revised income limits. I had  
10 trouble understanding that. What does that mean,  
11 Ray? I read them and I'm like what was -- where  
12 was it?

13 DIRECTOR LUCAS: It's on the last one,  
14 Dr. D.

15 THE CHAIRMAN: Okay. So the number of  
16 persons, one, and I guess -- what's a 30 percent  
17 median income classification. What does that  
18 mean?

19 MS. GILMORE: It means 30 percent of  
20 their gross income.

21 DIRECTOR LUCAS: Of the tenant.

22 THE CHAIRMAN: Okay. How do I qualify  
23 for any of those?

24 MS. GILMORE: Actually, the income  
25 limits are from HUD. And that just tells you

1 like one person, 30 percent of their income.  
2 That would be like if there's two people in the  
3 apartment, their income could go up, they could  
4 make up to at least 27,000 to get in. And then  
5 very low they can make up to 46,000. See,  
6 there's three different categories.

7 THE CHAIRMAN: Yes. And how does one  
8 attain one of those categories?

9 MS. GILMORE: It depends how much their  
10 income is and how many people.

11 THE CHAIRMAN: So if I make \$50,000 and  
12 I'm moving in with my --

13 MS. GILMORE: Daughter at 50,000?

14 THE CHAIRMAN: Yeah.

15 MS. GILMORE: Okay. So you'd be into  
16 low.

17 DIRECTOR LUCAS: Low is good. Very  
18 good.

19 MS. GILMORE: Up to 73,000.

20 THE CHAIRMAN: So two people, if I'm  
21 under 73 then I would be considered low income?

22 MS. GILMORE: Yes, you would be able to  
23 get in.

24 THE CHAIRMAN: Or would I be 30  
25 percent, then? I don't know.

1 MS. GILMORE: Well, no. It depends on  
2 your income. If you make up to 73,000 you would  
3 be low income two people. You can make that much  
4 money and that's what your rent would be based  
5 on.

6 COMMISSIONER CONFESSORE: The right  
7 side is the salaries.

8 MS. GILMORE: Yeah.

9 THE CHAIRMAN: So let me go back to the  
10 one person, Maureen. If I was a single person,  
11 say I was a senior citizen, and when you say 30  
12 percent of median income, would that mean then  
13 that's technically my income? What's that  
14 24,150? I would have to make less than that?

15 MS. GILMORE: No. You can make up to  
16 24,150 to get 30 percent of the income. So for  
17 one person --

18 COMMISSIONER CONFESSORE: Are those the  
19 only people that get the 30 percent?

20 MS. GILMORE: No, every tenant gets 30  
21 percent, but that's the maximum income you can  
22 make when you first get there. You can't make  
23 more than 24,000 to be in a one bedroom. Very  
24 low income you would get 30 percent of the  
25 40,000. And then the low is 34. That's what

1 their income could be.

2 MR. MILLER: I thought I understood.

3 Now I don't.

4 MS. GILMORE: I'm sorry.

5 COMMISSIONER CONFESSORE: Why does the  
6 income go higher and it says low? Very low is  
7 lower than low?

8 MS. GILMORE: Because it's the opposite  
9 of what you think it is.

10 DIRECTOR LUCAS: Low in our scale for  
11 our Housing Authority is a high earning person.

12 COMMISSIONER CONFESSORE: So low is the  
13 lowest?

14 DIRECTOR LUCAS: Low is the best.  
15 Extremely low is the worst.

16 MR. MILLER: So if a person comes in  
17 and they're making, using Dr. Doran's example of  
18 one person. All he makes is \$24,000 a year, so  
19 his rent would be?

20 MS. GILMORE: 30 percent of that.

21 THE CHAIRMAN: Of 24,000?

22 MS. GILMORE: Yes.

23 THE CHAIRMAN: Okay. So what would,  
24 would it also then be for the next person if they  
25 made 40,000, it would be 30 percent of 40,000?

1 MS. GILMORE: Yes.

2 MS. MICHAELSON: Because in public  
3 housing you have to have your tenant profile  
4 diversified to a certain percentage of low, very  
5 low --

6 DIRECTOR LUCAS: I have to balance it  
7 out.

8 THE CHAIRMAN: I understand. So why  
9 would low income be the best? Take a teacher's  
10 aide that works in the school, they make about  
11 19,000.

12 MS. GILMORE: Yes, they'd be very low,  
13 extremely low. That 30 percent median income,  
14 that's extremely low, they call it. It's 30  
15 percent they say, but that's extremely low.

16 THE CHAIRMAN: Okay. So extremely low  
17 would be the first one, 30 percent. And if they  
18 got a promotion for, they're there for 20 years,  
19 they might make 40,000 and then they go up to the  
20 40,000.

21 DIRECTOR LUCAS: Then their rent gets  
22 adjusted accordingly to their salary.

23 THE CHAIRMAN: Okay. So ideally if  
24 you're looking to pay the least amount of rent  
25 you want to make below the 30 percent median.

1           COMMISSIONER CONFESSORE: So this  
2 column is actually the rent.

3           THE CHAIRMAN: Richard, thank God you  
4 don't have to figure this out.

5           DIRECTOR LUCAS: So here's the best  
6 part. So HUD looks at all the tenants that I  
7 have. I as executive have to balance the same  
8 amount of low as the same amount of extremely low  
9 as the same amount of very low. They look at my  
10 fluctuations. So if I have a whole bunch of  
11 extremely low people, the Housing Authority is  
12 not making money on the rents, so I have to  
13 balance that out with a lot of low people, a lot  
14 of -- all of them in. That's why it varies on  
15 when people come in. Right now we're on the  
16 bottom rung.

17           MR. MILLER: Do you have to fill out  
18 the forms from the New Jersey Civil Service --  
19 Civil Rights Commission?

20           MS. GILMORE: Yeah, multiple dwelling.

21           MR. MILLER: You do?

22           DIRECTOR LUCAS: Yes, of course.

23           MS. GILMORE: We do that every year.

24           DIRECTOR LUCAS: This is, like I said,  
25 this is not anything you're used to, that you



1 would be used to.

2 MR. MILLER: Okay.

3 THE CHAIRMAN: All right. Can I have a  
4 motion then to approve Resolution 1593 adopting  
5 revised income limits?

6 COMMISSIONER CONFESSORE: Motion.

7 COMMISSIONER PETTIGREW: Second.

8 THE CHAIRMAN: Motion by Confessore,  
9 second by Pettigrew.

10 Clerk, call the roll.

11 MS. GILMORE: Commissioner Confessore.

12 COMMISSIONER CONFESSORE: Aye.

13 MS. GILMORE: Commissioner Miller.

14 COMMISSIONER MILLER: Aye.

15 MS. GILMORE: Commissioner Mustilli.

16 COMMISSIONER MUSTILLI: Aye.

17 MS. GILMORE: Commissioner Pettigrew.

18 COMMISSIONER PETTIGREW: Aye.

19 MS. GILMORE: Dr. Doran.

20 THE CHAIRMAN: Aye.

21 Okay. Any public comment? Anybody  
22 wish to be heard?

23 DIRECTOR LUCAS: Mr. Kearny?

24 MR. KEARNY: Nice to see you all.

25 THE CHAIRMAN: Good to see you, Mr.

1 Kearny; how are you?

2 Okay. Motion to adjourn?

3 COMMISSIONER PETTIGREW: Motion.

4 COMMISSIONER MUSTILLI: Second.

5 THE CHAIRMAN: All those in favor.

6 (Ayes.)

7 THE CHAIRMAN: Those opposed?

8 (No response.)

9

10 (Whereupon the proceedings concluded at 6:45

11 p.m.)

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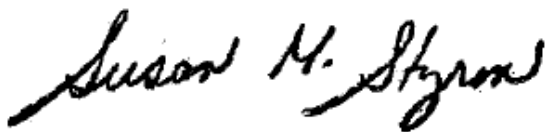
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CERTIFICATE

I, SUSAN M. STYRON, Notary Public,  
R.P.R., C.S.R., of the State of New Jersey,  
License No. XI01704, do hereby certify that the  
foregoing is a true and accurate transcript of  
the proceedings as taken stenographically by and  
before me at the time, place and on the date  
hereinbefore set forth.

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



Notary Public of the State of New Jersey

My Certificate expires January 25, 2024

Dated: May 23, 2022

<b>0</b>	<b>31</b> 21:25 <b>34</b> 37:25	<b>accountant</b> 1:22 6:16 <b>accounting</b> 2:14 6:18,21,24 10:23 17:4 21:12 <b>accounts</b> 5:21 8:13 11:2,7,7 17:6 22:10 26:24 <b>accurate</b> 43:6 <b>acknowledge</b> 2:13 <b>action</b> 43:12,15 <b>activity</b> 8:8,19,20 <b>actual</b> 29:2 <b>actuals</b> 5:10 <b>add</b> 5:25 15:17 <b>added</b> 9:19 <b>additional</b> 10:6 <b>adds</b> 13:1,7 <b>adjourn</b> 42:2 <b>adjusted</b> 27:10 39:22 <b>adjustments</b> 22:14 <b>adopting</b> 35:9 41:4 <b>agenda</b> 2:7 <b>agree</b> 12:24 <b>aide</b> 39:10 <b>air</b> 15:16 21:3 <b>allegiance</b> 2:11 <b>allocate</b> 19:3 25:17 <b>allocating</b> 18:23 <b>allotted</b> 20:21 <b>alluded</b> 28:25 <b>amount</b> 21:6 39:24 40:8,8,9 <b>animal</b> 14:19 <b>annual</b> 18:21,25 <b>annualized</b> 17:10 <b>answer</b> 25:5 27:5	<b>answering</b> 16:9 26:1 <b>anybody</b> 41:21 <b>apartment</b> 36:3 <b>apartments</b> 23:2,3 <b>appear</b> 9:20 10:7 <b>approve</b> 3:7 30:6 41:4 <b>april</b> 3:8 7:5,13 8:1,6,21 10:7 11:2 11:22 <b>april's</b> 8:17 9:20 <b>arthur</b> 1:9 <b>artie</b> 25:5 <b>artie's</b> 27:5 <b>asked</b> 4:17 26:16 26:16 31:7 <b>asks</b> 28:6 <b>assume</b> 13:16 <b>attain</b> 36:8 <b>attorney</b> 1:18 2:15 43:11,14 <b>audit</b> 11:4 <b>auditor</b> 23:9 <b>august</b> 21:5 <b>authority</b> 1:1,3,19 1:21 2:3 27:8 38:11 40:11 <b>avenue</b> 1:6 <b>average</b> 20:24 <b>aware</b> 14:14 <b>aye</b> 4:5,9,11 30:14 30:16,18,20,22 33:21,23,25 34:2,4 34:19,21,23,25 35:2 41:12,14,16 41:18,20 <b>ayes</b> 42:6
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