

TOWN OF HARRISON
HOUSING AUTHORITY

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

O P E N S E S S I O N

Wednesday, October 08, 2025, 6:00 p.m.

Harrison Gardens, Building No. 1

788 Harrison Avenue

Harrison, New Jersey 07029

PRESENT:

ARTHUR PETTIGREW, VICE CHAIRMAN

BRUNILDA MUSTILLI, COMMISSIONER

FREDERICK CONFESSORE, COMMISSIONER

RICHARD MILLER, COMMISSIONER

DAWN KINSELLA, COMMISSIONER

EXCUSED:

JAMES P. DORAN, Ed.D, CHAIRMAN

DANIEL CHOFFO, COMMISSIONER

ALSO PRESENT:

RAYMOND LUCAS, Executive Director

JOSEPH MANFREDI, ESQ. Board Attorney

ANDREW KAPUSHY, Authority Staff

NUNO LIGEIRO, Maintenance Staff

1 VICE CHAIRMAN PETTIGREW: I hereby
2 declare this meeting to order and state this is a
3 meeting of the Harrison Housing Authority of the
4 Town of Harrison, scheduled for October 8, 2025.
5 This is a regular scheduled meeting, and proper
6 public notice of time, date, location, and purpose
7 and agenda has been posted in compliance with the
8 Sunshine Law.

9 Please stand to salute the flag.

10 (Flag salute.)

11 VICE CHAIRMAN PETTIGREW: Okay. Roll
12 call, please.

13 MR. KAPUSHY: Commissioner Choffo.

14 VICE CHAIRMAN PETTIGREW: Excused.

15 MR. KAPUSHY: Commissioner Kinsella.

16 COMMISSIONER KINSELLA: Here.

17 MR. KAPUSHY: Commissioner
18 Confessore.

19 COMMISSIONER CONFESSORE: Here.

20 MR. KAPUSHY: Commissioner Mustilli.

21 COMMISSIONER MUSTILLI: Here.

22 MR. KAPUSHY: Commissioner Pettigrew.

23 VICE CHAIRMAN PETTIGREW: Here.

24 MR. KAPUSHY: Commissioner Miller.

25 COMMISSIONER MILLER: Here.

1 MR. KAPUSHY: Dr. Doran.

2 VICE CHAIRMAN PETTIGREW: I need a
3 motion to approve the minutes of September 9, 2025.
4 Do I have a motion?

5 DIRECTOR LUCAS: Confessore.
6 Mustilli.

7 VICE CHAIRMAN PETTIGREW: All right.
8 I need a motion to pay all bills. Do I have a
9 motion?

10 DIRECTOR LUCAS: Kinsella. Mustilli.
11 VICE CHAIRMAN PETTIGREW: Okay. Roll
12 call, please.

13 MR. KAPUSHY: Commissioner
14 Confessore.

15 COMMISSIONER CONFESSORE: Yes.

16 MR. KAPUSHY: Commissioner Kinsella.

17 COMMISSIONER KINSELLA: Yes.

18 MR. KAPUSHY: Commissioner Miller.

19 COMMISSIONER KINSELLA: Yes.

20 MR. KAPUSHY: Commissioner Mustilli.

21 COMMISSIONER MUSTILLI: Yes.

22 MR. KAPUSHY: Commissioner Pettigrew.

23 VICE CHAIRMAN PETTIGREW: Aye.

24 MR. KAPUSHY: Motion carries.

25 VICE CHAIRMAN PETTIGREW: All right.

1 Let's see. Communications, none. None. Do I have
2 an Executive Director's report?

3 DIRECTOR LUCAS: The only thing I did
4 to my executive director's report is we got a call
5 from HUD. We will be inspected on November 5th, and
6 that means all apartments and all the grounds.

7 We usually have a three-year layoff after
8 our score, but they scratched all that. HUD said no
9 scores will be recorded for a year. We got an
10 e-mail from them, so it was a little bit shocking.
11 I called the lady myself, so we'll be inspected on
12 November 5th, as soon as I get those inspections --
13 now, just to explain a little bit about the
14 inspections, say there's a GFI unit that's not where
15 it's supposed to be. We have to fix it that day.

16 So the majority of the stuff that we get
17 from the inspection is fixed in the moment. Our
18 guys travel with the inspectors, so if they're
19 there, they bring stuff with their little packets,
20 and we fix it on the spot. I will give you guys a
21 report directly after that.

22 VICE CHAIRMAN PETTIGREW: Yeah,
23 indeed.

24 COMMISSIONER MILLER: When do they
25 come in?

1 DIRECTOR LUCAS: November 5th.
2 COMMISSIONER MILLER: November 5th?
3 DIRECTOR LUCAS: They'll be here at 8
4 a.m.

5 COMMISSIONER MILLER: If there's a
6 shutdown?

7 DIRECTOR LUCAS: Well, we had it for
8 the 3rd, but it's Election Day, and we're not going
9 to be here.

10 COMMISSIONER MILLER: The 4th is
11 Election Day.

12 DIRECTOR LUCAS: Yeah. So the 4th,
13 and I said yes at first, and then I called her back,
14 and they moved it to the 5th.

15 VICE CHAIRMAN PETTIGREW: But they
16 might not come because everything is shut down.

17 DIRECTOR LUCAS: No, Arthur, that is
18 not true. They are coming. They want to shut down.

19 MR. MANFREDI: You're right. It's a
20 third party that does it.

21 DIRECTOR LUCAS: I asked them the
22 same thing.

23 COMMISSIONER KINSELLA: What is it?

24 DIRECTOR LUCAS: It's a government
25 shutdown.

1 MR. MANFREDI: It's a third-party
2 contractor that the federal government hires to do
3 it.

4 DIRECTOR LUCAS: So even though it's
5 a government shutdown and nobody's really supposed
6 to be working, the third party gets to come and
7 work. That's why we're not going to get it scored
8 for a year.

9 VICE CHAIRMAN PETTIGREW: Yeah,
10 that's great. Okay. Do I have a motion to accept
11 the executive's motion?

12 DIRECTOR LUCAS: Miller. Kinsella.

13 VICE CHAIRMAN PETTIGREW: Okay.

14 Maintenance report? Great. That's a good report.
15 Thank you.

16 COMMISSIONER KINSELLA: Sounds like a
17 lot of maintenance to do.

18 DIRECTOR LUCAS: We didn't vote on
19 that.

20 MR. KAPUSHY: Commissioner
21 Confessore.

22 COMMISSIONER CONFESSORE: Yes.

23 MR. KAPUSHY: Commissioner Kinsella.

24 COMMISSIONER KINSELLA: Yes.

25 MR. KAPUSHY: Commissioner Miller.

1 COMMISSIONER KINSELLA: Yes.

2 MR. KAPUSHY: Commissioner Mustilli.

3 COMMISSIONER MUSTILLI: Yes.

4 MR. KAPUSHY: Commissioner Pettigrew.

5 VICE CHAIRMAN PETTIGREW: Aye. Is
6 there something I said about the maintenance report?
7 Do I have a motion to accept the maintenance report?

8 DIRECTOR LUCAS: Mustilli and
9 Confessore.

10 MR. KAPUSHY: Commissioner
11 Confessore.

12 COMMISSIONER CONFESSORE: Yes.

13 MR. KAPUSHY: Commissioner Kinsella.

14 COMMISSIONER KINSELLA: Yes.

15 MR. KAPUSHY: Commissioner Miller.

16 COMMISSIONER KINSELLA: Yes.

17 MR. KAPUSHY: Commissioner Mustilli.

18 COMMISSIONER MUSTILLI: Yes.

19 MR. KAPUSHY: Commissioner Pettigrew.

20 VICE CHAIRMAN PETTIGREW: Aye. We
21 accepted your maintenance report. Thank you very
22 much for the compelling report.

23 Okay. Any old business? None. Any new
24 business? Yes. Commissioner.

25 COMMISSIONER MILLER: I have a

1 question for Joe.

2 MR. MANFREDI: Yes.

3 COMMISSIONER MILLER: You're lefty.

4 MR. MANFREDI: I am.

5 VICE CHAIRMAN PETTIGREW: That's a
6 good question. That was the question? Good.

7 COMMISSIONER MILLER: I just noticed
8 he's lefty.

9 MR. MANFREDI: Yes.

10 COMMISSIONER MILLER: You're very
11 creative people though.

12 MR. MANFREDI: Thank you.

13 COMMISSIONER MILLER: Do you know
14 anything about the Aspire Tax Credit?

15 MR. MANFREDI: Yes, I do.

16 COMMISSIONER MILLER: Using it now, I
17 found two jobs in New Jersey public housing using
18 the Aspire Tax Credit to renovate and fix up or
19 build new projects. I don't understand it.

20 DIRECTOR LUCAS: Say it again,
21 Richard. What was it?

22 COMMISSIONER MILLER: It's
23 A-S-P-I-R-E. It's an ERG grant. It replaced the
24 ERG. It's a similar program. It typically is used
25 for multi-family housing where financing is tight,

1 and they give you up to 20-percent of the capital
2 grant. They're using it to build some apartment
3 buildings in Newark. The one next to the FBI
4 building here in the square is being built.

5 MR. MANFREDI: C-I-S.

6 COMMISSIONER MILLER: I saw that down
7 in South Jersey, they're using it to renovate an
8 older two-story public housing outside of Camden
9 area. If we can get some of that money looking on a
10 forward basis, how to do something here in Harrison
11 for either upgrading this place or upgrading to a
12 new building. How it works, I don't know. I called
13 the state and the State said go to the website.

14 DIRECTOR LUCAS: I'll find out,
15 Richard.

16 COMMISSIONER MILLER: I really would
17 like to understand how, because the way it works in
18 the private sector, we built the hotel with the
19 Aspire predecessor. We built the hotel and what it
20 is, the reason I'm not going to refuse, is the sales
21 tax that is generated at the hotel or the hotel tax
22 gets rebated back to you. That's how you get your
23 grant, because there was no taxes coming in.

24 Now you've built a new building and we
25 generate a million dollars in sales tax a year.

1 They give you back 75 cents on the dollar. It's not
2 as simple as that, but basically it's 75 cents on
3 the dollar. Similar with the Aspire tax credit, to
4 build residential, 20-percent have to be set aside
5 for affordable housing. Public housing, I don't
6 know how you generate the tax. That's my confusion,
7 is how do you generate the tax when it's public
8 housing? Just think about it.

9 I don't know how it works. If I can
10 understand how it works, I'm trying to cobble
11 together how to go forward. We had a meeting with a
12 subcommittee over the summer.

13 VICE CHAIRMAN PETTIGREW: Isn't the
14 land almost like a non-profit?

15 COMMISSIONER MILLER: Yes. That's
16 how they would say you don't pay any taxes. They
17 would declare the area, I'm sure they would, for
18 Housing Authority, that would be non-profit.

19 COMMISSIONER KINSELLA: Newtown.
20 Remember, was that Newtown?

21 MR. MANFREDI: Yes. It's a new
22 program. It's a great program. You're absolutely
23 right.

24 DIRECTOR LUCAS: Let the record show
25 that Joe's smiling. I want to be clear.

1 MR. MANFREDI: This is interesting
2 stuff to me.

3 COMMISSIONER MILLER: I'm excited
4 that someone can help us.

5 MR. MANFREDI: It's way down in this
6 world of regulations. Yes, when I say multi-family,
7 as you pointed out, what you said, Chair, is
8 typically it applies to non-profits through
9 multi-family and for-profits, as you pointed out.
10 It typically does not work to fund public housing
11 for the very reason you stated. We can't use or
12 sell a tax advantage.

13 However, through the program, typically
14 multi-family, that word "multi-family," means
15 affordable housing through a non-profit. A lot of
16 the big developers, CIS and others, are using this.

17 COMMISSIONER MILLER: Wynn Companies,
18 I saw, was doing a lot.

19 MR. MANFREDI: Wynn's doing a lot
20 with it. They're doing exactly that. They're
21 building a mixed-use building with a 20-percent
22 set-aside where you have the same size as the market
23 rate, but you're charging the aspired tax credit
24 rents, and you're funding the 20-percent of, let's
25 say, 100 units; 20 of them is being built with

1 direct funding through the tax credit program. But
2 the question would be whether it could help us here
3 in Harrison.

4 COMMISSIONER MILLER: The Wynn
5 Company caught my eye because it was a pure play on
6 the housing authority. It was to renovate and
7 build, and another project, it was 80-percent of the
8 project. But where is the -- like, I know income
9 tax. Typically, if you're building an office
10 building, and you have 100 employees, and they have
11 income tax of a million dollars a year being paid
12 from the employees, 75-percent of that would be used
13 to pay that off.

14 MR. MANFREDI: Yeah, so, and I know
15 Keith Kinard the director of multi-family at Wynn,
16 so he's a client of mine. What happens is the tax
17 credits, as you know, are sold.

18 COMMISSIONER MILLER: Right.

19 MR. MANFREDI: So it's just really
20 simple.

21 COMMISSIONER MILLER: Which is a
22 change from the ERG.

23 MR. MANFREDI: Yes.

24 COMMISSIONER MILLER: When they built
25 the hotel in 2004, we started in 2012, they were not

1 transferable. And when Murphy came in there, he
2 said anything having to do with Christie, we're not
3 doing. So all of a sudden, right in the middle of
4 the pandemic, he decided to withhold our credit
5 until he investigates everybody. So the difference
6 is now with Aspire, you can sell it, and it's no
7 longer my problem.

8 MR. MANFREDI: Yes, you don't have to
9 worry about carrying them, things like that.

10 COMMISSIONER MILLER: So you're
11 familiar with how it works?

12 MR. MANFREDI: Yeah, I've had a
13 number of clients use the Aspire program. But the
14 tax credits, like you said, they're sold literally
15 over the counter. So if you will, very simply, if
16 Microsoft Corporation owes \$100 million in taxes to
17 the U.S. government, it's a dollar-for-dollar
18 reduction on what they pay the government. So
19 instead of paying them \$100 million, they can buy
20 tax credits for \$0.85 or \$0.90 on the dollar. So
21 they're saving that 10 percent. So instead of paying
22 the government \$100 million, they're paying \$90.
23 And that differential goes back into affordable
24 housing in a very oversimplified way. Well, a lot
25 of the big banks buy the tax credits.

1 COMMISSIONER MILLER: Apple buys
2 them.

3 MR. MANFREDI: They all buy them.

4 COMMISSIONER MILLER: I'm looking
5 here strictly if you can help us. This is the one
6 that's good. If we can meet and go over how we can
7 do this. The other thing that I did is I did the
8 research into the deed restriction. It's a rare
9 entity on this property. And I went back with your
10 owner, who's the predecessor of -- there's no deed
11 restriction.

12 MR. MANFREDI: So what there should
13 be here, and just because we know the federal
14 government protects itself, back in 1938, there
15 should be what's called the Declaration of Trust.
16 And if it wasn't filed, Congress actually passed a
17 law saying none of us can do this in the private
18 sector. It's automatically there. We could never
19 transfer the property without HUD's authority. But
20 yeah.

21 COMMISSIONER MILLER: What I'm
22 looking to do is while you build the new building,
23 you know, build the new building, and then you've
24 got this as an asset. It's like the Hope Six homes.

25 MR. MANFREDI: Yeah, the old Hope

1 Six.

2 COMMISSIONER MILLER: I'm just saying
3 something creative. I'm trying to do something.
4 Our group is trying to do something that's creative.
5 And to do that, there's a couple places in the town
6 that's designated for senior citizen housing that we
7 can do. They're still vacant.

8 MR. MANFREDI: Okay.

9 COMMISSIONER MILLER: And that was
10 the concept that we're coming up with is to get a
11 modern building with modern amenities, elevator,
12 central air, ceiling heights that are better.

13 DIRECTOR LUCAS: ADA compliant.

14 COMMISSIONER MILLER: ADA compliant,
15 right.

16 MR. MANFREDI: Yes.

17 COMMISSIONER MILLER: And to do that,
18 we need money. And I sent around -- I sent to the
19 Commissioners in the Wall Street Journal, there was
20 an article about HUD is looking to limit the time
21 frame that a tenant can stay in the building.

22 MR. MANFREDI: Yes. They're changing
23 it.

24 COMMISSIONER MILLER: I think it's
25 going to happen.

1 VICE CHAIRMAN PETTIGREW: There's so
2 much stuff that's coming down the road.

3 COMMISSIONER MILLER: I think it's
4 going to happen. It's going to have these major
5 things. And if you do that, these buildings do not
6 lend themselves to adaptive for use. They're not
7 ADA easy to make compliant. It's easier, I think,
8 under the new administration. I think it will be
9 easier for us to come up with something creative
10 that can say to other people, let's do it. Let's
11 replace it somewhere else and then free up the land
12 to do something else.

13 And it's found money for everybody. It
14 just reduces the cost. With the Aspire tax rate, it
15 could be that the Town of Harrison's cost is zero,
16 and you go replace stuff that's nice but obsolete,
17 and you just can't continue to make it nice without
18 being ADA compliant.

19 MR. MANFREDI: Right.

20 COMMISSIONER MILLER: You can see it
21 coming down on the pike. What you said with that
22 GFI, if they were to go literal with that, we had
23 the discussion before. That GFI is a major problem.
24 I'm saying if they make you do it the same day, that
25 is your job. Put a gun to your head.

1 DIRECTOR LUCAS: And the packet, once
2 they do the inspections, is four inches thick. No,
3 no, am I correct?

4 MR. KAPUSHY: Not too far.

5 DIRECTOR LUCAS: Okay. So I sold
6 myself a little short. It's about six inches thick.

7 VICE CHAIRMAN PETTIGREW: There you
8 go. Okay. That was under old business. New
9 business?

10 COMMISSIONER KINSELLA: That was new
11 business.

12 VICE CHAIRMAN PETTIGREW: It took you
13 long enough.

14 MR. MANFREDI: No closed session,
15 Chairman.

16 VICE CHAIRMAN PETTIGREW: No closed
17 session? Anybody want to go closed session?

18 COMMISSIONER KINSELLA: No.

19 VICE CHAIRMAN PETTIGREW: Does any
20 member of the public have any questions? No.

21 Do I have a motion to adjourn?

22 COMMISSIONER KINSELLA: Motion.

23 COMMISSIONER MUSTILLI: Motion.

24 VICE CHAIRMAN PETTIGREW: All in
25 favor say aye. All in favor say no. There you go.

1 All in favor. Yes.

2 (Whereupon the proceeding is then
3 concluded at 6:15 p.m.)

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C E R T I F I C A T I O N

4 I, SHARI CATHEY, CCR, RPR, License No.
5 30XI00234700, and Notary Public of the State of New
6 Jersey, hereby certify that the proceedings herein
7 are from the notes taken by me of a Regular Meeting
8 of the HARRISON HOUSING AUTHORITY, held on
9 Wednesday, October 8, 2025; and that this is a
10 correct transcript of the same.

Shai Carey

SHARI CATHEY, CCR, RPR

A NOTARY PUBLIC of the

State of New Jersey

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Commission Expires 2/4/27

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