

HACKENSACK HOUSING AUTHORITY
65 FIRST STREET
HACKENSACK, NEW JERSEY 07601

(This is a condensed version of minutes of
regularly scheduled meeting of the
Board of Commissioners commenced at 2:00 P.M.)

JULY 9, 2026

PRESENT: Chairman Anthony Stassi
Commissioner Rommy Buttafuoco
Commissioner Hani Khoury
Commissioner Sarquis Pico
Commissioner Marie Dukes

ALSO PRESENT: Executive Director Anthony Feorenzo
William Snyder, Consultant to the Board
Joseph Zisa, Esq.
William Ketchen, Accountant to the Board

ABSENT: Commissioner May D'Arminio
Commissioner Candace Stuart

ROLL CALL

OPEN PUBLIC MEETINGS ACT

Adequate notice of this meeting as required by the Open Public Meetings Act has been provided by the filing of an Annual Meeting Notice with the Municipal Clerk, posting of said notice on the official bulletin board in the Municipal Government Building and delivery of same to the Bergen Record and Star Ledger on December 7, 2025. Meetings are scheduled to be held remotely and in person. All meeting access information and agenda related documents will be posted at least 48 hours prior to the meeting on the Housing Authority's website at hackensackhousingauthority.org. The Authority welcomes comments from the public, which will be addressed under Remarks of Citizens on the Agenda. Members of the public shall be free to speak on any subject on or off the agenda. As is the case for in person meetings, those speakers will be limited to 5 minutes. Members of the public shall be muted until public discussion at which time they may ask to be recognized. Please do not speak out of turn or disrupt the meeting. Disruptive conduct includes sustained inappropriate behavior, such as, but not limited to shouting, interruption and use of profanity.

FLAG SALUTE

APPROVAL OF JUNE 11, 2026, MINUTES

Motion to approve meeting minutes made by Chairman Stassi; 2nd by Commissioner Buttafuoco.

VOTE: AYES/All Present Commissioners (5) Absent: D'Arminio/Stuart

RESOLUTIONS #2026-7-9-1 THROUGH #2026-7-9-4

1. #2026-7-9-1 – HUD BUDGET PROCLAIMER RESOLUTION
2. #2026-7-9-2 – NEW JERSEY STATE BUDGET INTRODUCTION

Motion to approve #2026-7-9-1 HUD Budget and #2026-7-9-2 N.J. State Budget made by Commissioner Buttafuoco; 2nd by Chairman Stassi.

MR. KETCHEN: State of N.J. Local Fiscal Affairs Act provides you submit your budget to the State 60 days in advance of beginning of HHA fiscal year, August 1st. Even though HHA is subject to HUD as far as public housing, under RAD Use Agreement, HHA is still required to consider and approve a budget consistent with what HHA prepared and considered prior to when you converted to RAD.

We generated 2 budget – one a form of HUD budget and #2 State of N.J. budget. HUD form of budget is on a format consistent with what HUD requires. State of N.J. budget is in a format developed by State of N.J. and tweaked each year by the State. W2 information, travel information, accrued compensated absences, vacation and sick consistent with Personnel policy.

HUD and State budget with exception of capital budget, which is included in State budget is identical because you have one program. You operate the 504 units. Your total revenue anticipated for year beginning October 1st is \$6,769,726. Appropriations are anticipated to be \$6,251,990. Results are an approximate surplus of about \$500K. Largest revenue sources are payment through Edgewater Housing Authority, HAP – which constitutes part of the tenant rents, and interest. Largest appropriations are salaries, health benefits and utilities. All based on either prior year's actual, current year projections or formula.

So these forms are very objective as far as they're calculated. There's not a lot of wiggle room so to speak as far as changes.

We projected an increase in health benefits of 20%. Just today, the State came out and said anticipate a 22% increase January 1st, which I'm not happy with, but it's a lot better than initial projection of 40%. That budget anticipates a surplus of the additionally as a catch-all, we've included \$300,000 for various Capital projects. The State doesn't require that you provide details of those projects. That would be funded from your Restricted Reserve for Repair and Replacements.

There were no questions for Mr. Ketchen on State or HUD budget.

ED FEORENZO: Just to talk on JIF and New Jersey NARUC, organizations I belong to, we are looking at other alternatives – same coverage, different carriers with identical coverage. I've given our losses for medical and for prescriptions to some carriers to try to get it down as many Authorities are trying to do this.

MR. KETCHEN: HHA is part of New Jersey State Health Benefits plan. Unfortunately, that has always been where most government agencies went. You were more a maverick if you left that plan. Over the last 4 years, the premium increases have been a total of 70%. With that 22%, you're looking at 92%. Family coverage will become \$70,000 January 1st. Results are that the unfortunate high claim employers have no choice but to stay with NJSHB, but there are alternatives outside of that. One is Bergen County HIF, a health insurance fund of other municipalities. Coverage is all the same, some of it is self-insured; some of it is not and that's one place where ED Feorenzo has sent a claim history to.

Another alternative is Horizon Blue Cross/Blue Shield. They've created their own governmental HIF, and I have a few Board of Ed clients that have joined that. They'll save money by virtue of stabilizing. You won't see reduction in premiums, but you will see stabilization. Very possible that 22% would not occur. HIFs you're allowed to go into under N.J. Law without public bidding, if you move to a private insurance carrier, we would be required to do a competitive solicit for that. We're looking at all of those right now for identical coverage.

There were no questions about this.

ED FEORENZO: Commissioners heard budget introduction. We will be approving budget in September, but we're looking to pass Resolution #2026-7-9-1 and Resolution #2026-7-9-2.

ROLL CALL:	Commissioner Pico	Yes
	Commissioner Dukes	Yes
	Chairman Stassi	Yes
	Commissioner Buttafuoco	Yes
	Commissioner Khoury	Yes
	Commissioner D'Arminio	Absent
	Commissioner Stuart	Absent

VOTE: AYES/All Present Commissioners (5) Absent: D'Arminio/Stuart

3. RESOLUTION #2026-7-9-3 – NEW JERSEY AUDIT CERTIFICATION – FYE 2025

Every year HHA is audited, and this is for Fiscal Year 2025. Mr. Ketchen will go over the audit.

Motion to approve Resolution #2026-7-9-3 made by Commissioner Buttafuoco; 2nd by Chairman Stassi.

MR. KETCHEN: Audit has been prepared by independent CPA firm, Policari & Company. They submitted lowest/only proposals for auditing these services. Audit includes 2 specific reports: it includes a report on financial operations of HHA and a report on government auditing standards compliance. HHA has on both instances no audited findings. First one meaning that the financial statements were not subject to any material deviation from how we prepared them and as far as government auditing standards compliance (audible) cash management with public bidding and what other required local government aspects.

The Authority has an excess of revenue over expenses for the year of \$1,194,623, principally due to cost cutting, maintaining a cost-effective system, earnings from interest and conversion to RAD, which put HHA on a better plain that remaining as public housing. It gave you the ability to increase your surplus by over \$1 million last year.

Additionally, due to cost cutting measures over the last 5-6 years and actions ED Feorenzo has taken, you're very close to paying off your loan, which would be well in advance of the 20-year mortgage. ED FEORENZO: The loan has been paid off 100%.

MR. KETCHEN: The audit itself is called a clean opinion as far as financial statements and government auditing standards and the Resolution is meant to not ask you to approve the audit itself, but just to acknowledge the receipt of audit and the fact that there are no audit findings at all as identified. ED FEORENZO: If motion approved, I would post it tomorrow on HHA web site; budget gets posted in September.

(Resolution #2026-7-9-3 corrected to read NJ **not NY**. MR. KETCHEN: It will be on HHA web site and has already been uploaded to State system, which is called FAST. State will make sure that the budget follow what was in audit.

ROLL CALL:	Commissioner Pico	Yes
	Commissioner Dukes	Yes
	Chairman Stassi	Yes
	Commissioner Buttafuoco	Yes
	Commissioner Khoury	Yes
	Commissioner Stuart	Absent
	Commissioner D'Arminio	Absent

4. RESOLUTION #2026-7-9-4 – APPROVE FUNDS AS NEEDED FOR KANSAS STREET PROJECT

Motion to approve made by Commissioner Khoury; 2nd by Chairman Stassi.

ED FEORENZO: 20 affordable housing units for Kansas Street property; waiting to see how much City of Hackensack giving us - \$1 million to \$1.5 million – for Hackensack senior residents ONLY. We're at finish line for receiving permits, drawings are completed and when I speak to City in mid-July, we'll know what they are giving us, I want to transfer funds once I get permits to start construction. It is up to 3-\$4 million, whatever Resolution states. HHA has money in separate SWEEP account that has been gaining interest for past 4 years in Connect One Bank. Now up to \$4 million. Resolution also says City of Hackensack will either give \$1 million or \$1.5 million towards project. There is separate SWEEP account in Spencer Bank – none of which are in Operating Fund. Operating Fund has about \$3.1 now; one SWEEP about \$4-5 and other one about \$4-5 million. A total of \$13 million.

COMMISSIONER KHOURY: There is a typo in draft of Resolution: 5th WHEREAS, says awaiting approval from U.S. Departments. ED FEORENZO: It's waiting approval from HUD – Housing & Urban Development. I'll redo that; thank you.

ROLL CALL:	Commissioner Pico	Yes
	Commissioner Dukes	Yes
	Chairman Stassi	Yes
	Commissioner Buttafuoco	Yes
	Commissioner Khoury	Yes
	Commissioner D'Arminio	Absent
	Commissioner Stuart	Absent

PAYMENT OF CLAIMS FOR JUNE 2026

Motion to approve payment of claims made by Commissioner Buttafuoco; 2nd by Commissioner Dukes.

VOTE: AYES/All Present Commissioners (5) Absent: D'Arminio/Stuart

ED FEORENZO: \$393,000 on bill list is for roof on 65 First Street that is paid. No more roofs to do for 20-25 years.

MANAGEMENT REPORT – ED FEORENZO

Pictures for Boys & Girls Club have been updated on web site as requested by Commissioner Buttafuoco.

Working with banks on ACH payments. I need to know what happens if an ACH is done and check bounces from tenants. Sometimes by accident a check will bounce, which is when we went to money orders and cash. I need to know how they will notify us immediately, so we don't have to look through computer to see if it's returned.

Commissioner Stuart is not feeling good lately. She is in hospital and hopefully recovering; in ICU but getting better. We pray for her and hopefully here next meeting. I will keep Commissioners updated if there's any change. A tenant keeps Carmine and me updated every day.

City helped out yesterday with potholes on Newman Street. They came with their asphalt truck and men, fill potholes and leveled parts of the area so it doesn't flood. Water will go into retention systems – an all-day job but did great work for us.

People are parking here illegally; it is an issue. Carmine and I are looking for stickers. Many don't have them and park here overnight, parking in our lots. He issued 7 tickets yesterday and 1 tow. Person that got towed was warned 4-5 times, keep saying yeah, no problem. Pay for a ticket and come back 2 days later. Not fair to tenants that belong to that parking spot.

We will be paving lot out front at 65 First Street – got 3 bids. One was 45; one at 28 and one at \$23,000. I went to the city; they are making me post a bond, go for review for City Engineer – cost is \$2,500, but we do not pay for permits. Not sure why we pay for review of a bond, but we're not part of the City property, not City owned. I said no problem. It will be a few hundred dollars for their engineer to review it.

I have one Court date for one tenant on 7/21/2026; which means everybody else is current or a few days late. Girls are doing a great job collecting the rents.

REMARKS OF CITIZENS

MARY JONES – 65 First Street – My complaint is for week of June 17-June 22nd. G-floor spilled something down there. For 5 days it was there, 6th day (Father's Day) someone spilled coffee all over the floor. For 6 days G-floor was not cleaned. It was disgusting and dirty. If anyone came in, slipped and fell it would be a problem, but floor did stay dirty for 6 days. I never saw G-floor like that. CARMINE: Did anybody call the office? MARY: I went to Office on Monday, 6/22, at 9:50 A.M. and it was still when I reported it to the Office and when I came back from grocery store, it had been cleaned. My thing is why did it stay there for 6 days? ED FEORENZO: He's supposed to be cleaning that floor every day.

There are roaches on the elevator; I reported that to the Office; she said she would check into it. I don't know if she did, but one thing is that silver covering you had in elevator. That's been taken down. Building has gone down over the many years I've

been here. Many complain about roaches; I see water bugs in hallway. Roaches on G-floor when we have our programs, etc. I think building is not as clean as it used to be. I hate bugs. ED FEORENZO: We will look into that with exterminator. Water bugs are not dirty, they come in when there is moisture. Roaches, we can take care of that.

MARY: Sometimes the elevators does not get mopped; panels never get wiped down and grate in front of elevators on all floors is so much dirt. CARMINE: I will talk to Super that is responsible.

MARILYN – 55 Railroad Avenue: A couple of months ago I brought this to Carmine's attention. Every single tenant that does not live in the building has the UPS Code to get in the door. I understand it will take time for you to get it checked, but when somebody walks through that door and I'm going up the stairs, turns around and looks at them, they using a pass code instead of key and they have the nerve to look at me like well, what am I looking at and they don't belong in the building, I find that to be a problem. I climb 3 flights of stairs and a senior. The code is *6555. Not only other people who don't live there using it – 2 weeks ago on a Saturday I came in building with my brother and little kids from neighborhood, who one has moved from 69 over to Newman Street, came in because he saw UPS Amazon drop off a package. He came in, used the code, but I hadn't gone up the stairs all the way. When he saw me, he was??? As it took me to get upstairs, I could hear him come back to the building and he went into the person's package that was downstairs on the floor. This was 2 Saturdays ago. CARMINE: When was the last time they used 6555?

MARILYN: *6555. When somebody beat me to the door, hunched in the cold and held door for me, I was like "Oh, really?" I was mortified. CARMINE: Code was 1895 before. ED FEORENZO: We have to look into that today when you leave, go down there. Police officers are not giving this code out to anybody. MARILYN: You could sit right there in your apartment window and see UPS or FedEx punch in the code and easily pass it around to everybody else. ED FEORENZO: We will look into this, but if UPS and FedEx are going to start doing this – I've got to figure out how to prevent this. MR. ZISA: Maybe put something on the windows so they can't see. CARMINE: Soon, we're going to another system with the phones. ED FEORENZO: We are working on changing whole system. MARILYN: When they can't get in the building, they randomly press buttons. My family knows if you come to see me, you had better call me before because I don't answer it because it rings that often.

MARILYN: I must give Carmine his due diligence because when I see him with a problem, he is there. People have animals in the building; it's not right that I should have to come out of my building and see animal feces and urine on the floors. We already have signs up in the building because this was going on elsewhere. Maybe you should implement to animal owners – look there's going to be fines given out unless you stop. Make each one responsible for the other. ED FEORENZO: We have had issues. He found one tenant and spoke to him, dog got out of the apartment and was in hallway for 6 hours. CARMINE: I went to apartment next day, but they didn't

answer. ED FEORENZO: We will do the best we can to keep the dogs under control and the cats. We have cameras up but can't see who they are most of the time. If dogs aren't registered, I make them register or get rid of the pet.

MARILYN: Potholes: You mentioned Newman Street, but you forgot the giant pothole on Railroad. ED FEORENZO: We're working on that street next. They ran out of asphalt yesterday.

JORDAN – 65 First Street – Sometimes when I leave to go to work in the morning, I'll get on the elevator, push ground floor and elevator just freezes, stays right there. I push button a few times for door to open and let me off; then it will let me off and sometimes I have to push button again to get back on and then get back off. It's cab to the right. ED FEORENZO: On something like that, please call me immediately or us so we can get the elevator technician out here right away to fix it. JORDAN: Last week during the triple digit temps, sometimes the cooling system that cools halls blew heat. ED FEORENZO: Air-conditioning was working, but it was so hot that an air-conditioner, if 100 degrees, is only meant to keep something at 82-84 degrees. You won't get it 16 degrees lower with that type of temperature. It is working a little better, but heat was overwhelming.

MARY: I had problem with elevator when I was coming here today. It would not move after I pushed the button, so I pushed it open, pushed P again and then it came down. It was the same cab.

ADJOURNMENT

Motion to adjourn made by Chairman Stassi; 2nd by Commissioner Khoury.

VOTE: AYES/All Present Commissioners (5) Absent: D'Arminio/Stuart

Respectfully submitted,

Deborah L. Alvarez
Secretary/Transcriber