



The Housing Authority of Gloucester County

REGULAR BOARD MEETING

February 23, 2022

A Regular Meeting of the Housing Authority of Gloucester County was held in the Joseph A. Reed Board Room, Nancy J. Elkins Building, on Wednesday, February 23, 2022 beginning at 4:30 P.M.

ROLL CALL:

The Secretary (Kimberly Gober) called the roll and the following answered "aye":

- ✓ Chairman William W. Bain, Jr.
- ✓ 1st Vice Chairman Daniel Reed (Virtually)
- ✓ 2nd Vice Chairman John Giovannitti (Virtually) @ 4:34pm
- ✓ Commissioner Scott Kintzing
- ✓ Commissioner Brenden Garozzo (Virtually)

And the following were absent:

- ✓ Commissioner Frank Smith

The Secretary notified the Solicitor that a quorum is present.

Also in attendance were:

- ✓ Jeff Daniels, Esq., Solicitor
- ✓ Kimberly Gober, Executive Director
- ✓ Jessica Laine, Assistant Executive Director (Virtually)
- ✓ Paul Letizia, AHO Director
- ✓ Nelly Rojas, Administrative Assistant
- ✓ Dana Trasferini, Administrative Aide (Virtually)
- ✓ Grace Seeney, Finance Director
- ✓ Michael Jezierski, Accountant (Virtually)
- ✓ Eleni Conti, IAA
- ✓ Linda Maxwell, IAA
- ✓ Dave Weiss, Hardenbergh

SOLICITOR:

The Solicitor stated, "In accordance with the Open Public Meetings Act of 1975, this meeting is called to order pursuant to notice of Regular Meeting, a copy of which has been made available to newspapers of general local public circulation, a copy of which has been made available to the Clerk of Gloucester County, and a copy of which has been posted publicly in accordance with the law."

PUBLIC PORTION:

Agenda items only.

MOTION TO OPEN PUBLIC PORTION:

MOTION: Commissioner Scott Kintzing

SECOND: 2nd Vice Chairman John Giovannitti

ALL IN FAVOR

Seeing no members of the Public,

MOTION TO CLOSE PUBLIC PORTION:

MOTION: 1st Vice Chairman Daniel Reed
SECOND: Commissioner Scott Kintzing
ALL IN FAVOR

OVERVIEW OF HAGC SELF FUNDED HEALTH INSURANCE PLAN PERFORMANCE:

LINDA MAXWELL & ELENI CONTI, IAA AND DAVE WEISS, HARDENBERGH INSURANCE

- E.D. Gober indicates Solicitor, Jeffrey Daniels, Esq., Human Resource Director, Elida Ortiz, and herself participated in a meeting with Hardenbergh Insurance and IAA, to review HAGC's Self-Funded Health Insurance plan performance.
- Linda Maxwell reviews the plan analysis in comparison to last year. The overall plan cost is 11% higher, this trend was expected due to COVID-19, last year most individuals were not going to their doctors and this year are resuming. Commissioner Scott Kintzing inquires if other insurers are increasing at the same rate, Linda Maxwell discusses huge health care cost increases are due to policies and legislation such as the Affordable Care Act. E.D. Gober indicates HAGC models our policies on the states programs, should we ever have to switch back to the states plan. Linda Maxwell highlights that the stop loss insurance was quoted at -8%, Solicitor Jeffrey Daniels, Esq. indicates on the agenda RES# 22-15 asks the Board to consider approving to lock in the 8% savings on the stop loss insurance. E.D. Gober indicates in prior years the stop loss carriers wanted to see HAGC's February data, but since our plan performed well despite some increases in the overall cost this created competition between the stop loss carriers which is a big component of the plan cost. We felt it was prudent to present this savings information to the Commissioners this month.
- E.D. Gober highlights that HAGC started this plan in May 2013 and comparing our cost in the self-insured fund to the state benefits plan our accumulative savings are \$346,433.78. Solicitor Jeffrey Daniels, Esq. indicates more savings are projected, based on the three months left of the plan year.

EXECUTIVE DIRECTOR REPORT:

- E.D. Gober indicates the Gloucester County Housing Development Corporation (GCHDC) has been awarded \$4.2M in funding from the NJDCA Affordable Housing Trust Funds. The GCHDC met earlier today to formally accept the funding which is intended for the Rowan College of South Jersey Special Needs Housing Project. E.D. Gober thanks all Commissioners for their support.
- E.D. Gober indicates a continuing resolution has been passed and HAGC will continue to be funded at 2021 levels through March 11, 2022, the Board will be updated once more is learned. HAGC has not had any interruptions in funding.
- E.D. Gober indicates that GHA's development site with Pennrose, who is the owner of the tax credit project, is progressing and included in the board packets are pictures of the more recent construction activity.
- E.D. Gober indicates the board packets contain a notice from PHADA regarding the next Annual Convention taking place in San Antonio in May 2022, if any Commissioners are interested in attending.
- E.D. Gober indicates 2022 marks HAGC's 50th Anniversary, HAGC is planning to hold the celebration on September 30, 2022 with a rain date of October 7, 2022. Chairman William W. Bain Jr. indicates he would like to have all Commissioners present at this historical event, 50yrs of providing housing services in Gloucester County has set a mark.
- E.D. Gober indicates the board packets include a thank you note from a former resident of Colonial Park Apartments.
- E.D. Gober indicates that traditionally HAGC has procured its various insurance policies mostly through competitively sealed bids. We have noticed that the cost of the policies has significantly

increased, from 2018 to present there has been about a 62% increase in the cost of the policies. Noticing this huge increase over time and the administrative burden we thought we should inquire of the NJPHA JIF. We have experience with how NJPHA JIF runs as the Glassboro Housing Authority (GHA) participates. The cost differential for Auto, D&O, Property Insurance for Public Housing, Liability, Excess Liability, Worker's Comp and the GHA Fidelity Bond Insurance from NJPHA JIF is \$306,801, if we stay with our current program by procuring each policy independently the cost would be approximately \$412,000, leaving HAGC with a projected savings of \$105,000 and a 14% decrease if we choose the NJPHA JIF. RES# 22-14 on the agenda recommends HAGC becomes a member of the NJPHA JIF. E.D. Gober indicates the NJPHA JIF worked hard to review all of our current policies, organizational documents, audits and tax returns for all the nonprofits and are able to write this insurance by March 1, 2022, which is when HAGC's fire and extended property insurance for the public housing properties expires. E.D. Gober indicates with NJPHA JIF we join for three years and cannot bifurcate our policies; it is a comprehensive program. The NJPHA JIF also offer comprehensive employee trainings. HAGC will still need to procure volunteer insurance and insurance for our for-profit entities. E.D. Gober thanks Solicitor Jeffrey Daniels, Esq., and Assistant Executive Director Jessica Laine for reviewing the new policies and compared to our existing ones, the coverage is the same if not better in most cases.

NO FURTHER COMMENTS OR CONCERNS FROM THE COMMISSIONERS

MOTION TO APPROVE THE REPORTS:

MOTION: 2nd Vice Chairman John Giovannitti

SECOND: Commissioner Scott Kintzing

ALL IN FAVOR

AGENDA:

- A. Review and Action of Minutes – JANUARY 2022
- B. Consider Interim Bill List, 22-02 Sections A, B, C, D
- C. Consider Bill List 22-02 Sections E, F, G, H
- D. Consider Ratification of GCHDC, Seniors, Shepherd's Farm, eMurphyg, Inc., PMURC, Inc. Sections A, B, C, D, E, F
- E. Consider Acknowledgment of Pop Moylan, Colonial Park LP Sections G, H, I, J

RESOLUTIONS

22-11	CONSIDER RESOLUTION AUTHORIZING THE ADOPTION OF THE CALCULATION OF OPERATING SUBSIDY FOR FISCAL YEAR ENDING 12/31/2021
22-12	CONSIDER RESOLUTION AUTHORIZING REVISIONS TO THE SECTION 8 ADMINISTRATIVE PLAN SUBSIDY STANDARDS
22-13	CONSIDER RESOLUTION REJECTING BIDS FOR FIRE AND EXTENDED COVERAGE INSURANCE FOR HAGC 3/1/22 – 3/1/23
22-14	CONSIDER RESOLUTION TO ACCEPT MEMBERSHIP IN THE NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND (JIF) MOTION TO ACCEPT MOTION: Commissioner Scott Kintzing SECOND: Commissioner Brenden Garozzo ALL IN FAVOR
22-15	CONSIDER RESOLUTION EXTENDING THE SELF-INSURED GROUP HEALTH CARE BENEFIT PLAN FOR ELIGIBLE HAGC EMPLOYEES, THEIR ELIGIBLE DEPENDENTS, & OTHER ELIGIBLE PERSONS HARDENBERGH INSURANCE

	MOTION TO ACCEPT MOTION: 2 nd Vice Chairman John Giovannitti SECOND: Commissioner Brenden Garozzo ALL IN FAVOR
22-16	CONSIDER RESOLUTION AUTHORIZING EXECUTIVE SESSION - TABLED

MOTION TO APPROVE THE AGENDA ITEMS

MOTION: 1st Vice Chairman Daniel Reed
SECOND: Commissioner Brenden Garozzo
ALL IN FAVOR

COMMENTS OR GENERAL QUESTIONS FROM THE PUBLIC:

MOTION TO OPEN PUBLIC PORTION:

MOTION: Commissioner Scott Kintzing
SECOND: 2nd Vice Chairman John Giovannitti
ALL IN FAVOR

Seeing no members of the Public,

MOTION TO CLOSE PUBLIC PORTION:

MOTION: 1st Vice Chairman Daniel Reed
SECOND: Commissioner Scott Kintzing
ALL IN FAVOR

ADJOURNMENT:

MOTION TO ADJOURN:

MOTION: 2nd Vice Chairman John Giovannitti
SECOND: Commissioner Scott Kintzing
ALL IN FAVOR

Respectfully submitted,



Kimberly Gober, Secretary

Dated: FEBRUARY 23, 2022