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2	REGULAR SESSION OF THE BOARD : OF COMMISSIONERS OF THE UNION : THURSDAY
3	CITY HOUSING AUTHORITY OF THE : CITY OF UNION CITY : JUNE 16, 2022
4	: 4:30 P.M.
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7	HELD AT: UNION CITY HOUSING AUTHORITY UNION CITY NEW JEDSEY
8	UNION CITY, NEW JERSEY
9	BOARD MEMBERS:
10	CHAIRPERSON JOSE PEDRAZA VICE-CHAIRPERSON MARGARITA GUTIERREZ
11	COMMISSIONER ELISE DINARDO, ESQ. (ABSENT) COMMISSIONER DIANE CAPIZZI
12	COMMISSIONER DIANE CAFIZZI COMMISSIONER DEBRA MUNDORF COMMISSIONER DOROTHY JETTER
13	COMMISSIONER JAY M. GELDZILER
14	APPEARANCES:
15	GERARD PIZZILLO, ESQ., Attorney for the Board.
16	Accorney for the board.
17	ALSO PRESENT:
18	EXECUTIVE DIRECTOR STANLEY SANGER VITO TATTOLI, DEPUTY DIRECTOR OF OPERATIONS JORGE RODRIGUEZ, COMPTROLLER/ADMINISTRATION
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20	
21	THERESA L. TIERNAN, CCR, RMR
22	CERTIFIED COURT REPORTER (201) 925-7474
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1 CHAIRPERSON PEDRAZA: Okay. Everyone, 2 we'd like to start the meeting. 3 If we could all stand for the flag 4 salute. 5 (Pledge of Allegiance recited at this time.) EXECUTIVE DIRECTOR SANGER: Thank you, 6 7 everyone and welcome to the Union City Housing Authority Board of Commissioners meeting, June 16th, 8 9 2022. 10 Welcome to everyone. Thank you for all 11 the Board Members being here and it's amazing to 12 think that our spring season is over and what is it, 13 Tuesday, is the first day of summer, and it also 14 happens to be, those who go to school, remember that 15 it's the longest day of the year as well. First day 16 of summer is Tuesday and the longest day of the year 17 when it comes to daylight. The to did it for us 18 too, so, and hopefully everyone has had a great 19 spring and a lot of things happening here at the 20 Housing Authority, and we're glad you're here today 21 and hopefully you're all healthy, families are 22 healthy, and we'd like to begin with our roll call 23 for today. 24 Chairperson Pedraza? 25 CHAIRPERSON PEDRAZA: Here.

1 EXECUTIVE DIRECTOR SANGER: 2 Vice-Chairperson Gutierrez? 3 COMMISSIONER GUTIERREZ: Here. EXECUTIVE DIRECTOR SANGER: 4 Commissioner Jetter? 5 COMMISSIONER JETTER: 6 Here. 7 EXECUTIVE DIRECTOR SANGER: 8 Commissioner DiNardo? Absent. 9 Commissioner Capizzi? Here. 10 COMMISSIONER CAPIZZI: 11 EXECUTIVE DIRECTOR SANGER: 12 Commissioner Mundorf? 13 COMMISSIONER MUNDORF: Here. 14 EXECUTIVE DIRECTOR SANGER: Commissioner Geldziler? 15 16 COMMISSIONER GELDZILER: Here. 17 EXECUTIVE DIRECTOR SANGER: Okay. Six present, one absent. We do have a quorum. 18 Let me begin by saying that this is a 19 20 regular meeting of the Union City Housing Authority 21 monthly meeting and in accordance with and pursuant 22 to Chapter 231 PL 1975, the Open Public Meetings 23 Act, adequate notice of this meeting has provided as 24 follows: The annual schedule of the Board meetings 25 set forth the time, date, and locations of such

1 meetings and the notice and the agenda to the extent 2 known that this meeting has been prominently posted 3 on the bulletin board and the Union City Housing 4 Authority website. At this time I would like to ask for a 5 6 motion to go into closed session. 7 COMMISSIONER GUTIERREZ: I make a motion. 8 9 EXECUTIVE DIRECTOR SANGER: Motion by 10 Ms. Gutierrez. 11 COMMISSIONER GELDZILER: Second. 12 EXECUTIVE DIRECTOR SANGER: Second by 13 Mr. Geldziler. 14 Roll call. Chairperson Pedraza? 15 CHAIRPERSON PEDRAZA: Yes. 16 EXECUTIVE DIRECTOR SANGER: 17 Vice-Chairperson Gutierrez? COMMISSIONER GUTIERREZ: Yes. 18 EXECUTIVE DIRECTOR SANGER: 19 20 Commissioner Jetter. 21 COMMISSIONER JETTER: Yes. 22 EXECUTIVE DIRECTOR SANGER: 23 Commissioner Capizzi? 24 COMMISSIONER CAPIZZI: Yes. 25 EXECUTIVE DIRECTOR SANGER:

Commissioner Mundorf? 1 2 COMMISSIONER MUNDORF: Yes. 3 EXECUTIVE DIRECTOR SANGER: Commissioner Geldziler? 4 5 COMMISSIONER GELDZILER: Yes. 6 EXECUTIVE DIRECTOR SANGER: Six yes, 7 one absent. We will now go into our closed session. 8 9 Any member of the public who may be present, you could do outside at this moment and when we do have 10 11 our open session, we will come and be sure that 12 you're included. (CLOSED SESSION HELD AT 4:43 P.M. AND 13 14 ENDED AT 4:59 P.M.) 15 EXECUTIVE DIRECTOR SANGER: We are now 16 in open session. And as we start off most of our 17 open sessions, we do have a member of the public 18 with us, as we do open into our open session and 19 we're going to start right away with our 20 resolutions. 21 There are three resolutions we will be 22 covering this evening. Resolution 2022, No. 29. Resolution of 23 24 the Union City Housing Authority awarding and 25 authorizing entry into a contract with Beckerman and

1 Company for risk management services, basically 2 insurance services, to put it very simply. 3 Whereas, the Union City Housing 4 Authority sought bids for risk management services; 5 Whereas, one company picked up and submitted a bid to date for the submission; 6 7 And whereas, in reviewing the bid submitted, the Committee determined the bid service 8 9 by Beckerman and Company, there's a typo there, 10 we'll make sure that's corrected, by Beckerman and 11 Company, were legally sufficient and recommended 12 Beckerman and Company as risk management service 13 provided for the Authority; 14 And whereas, the contractor shall be 15 paid in accordance with the rates set forth in the 16 bid proposals submitted to the Authority; And, therefore, be it resolved that the 17 Commissioners of the Union City Housing Authority do 18 19 hereby approve a contract with Beckerman and Company 20 for risk management services in accordance with the 21 bid specifications. 22 Be it further resolved that the 23 contractor shall be paid in accordance with the 24 specifications set forth in the bid submission. 25 Be it further resolved that the

1	Executive Director of the Union City Housing
2	Authority is hereby authorized to execute the
3	contract for risk management services with Beckerman
4	and Company.
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1 Resolution No. 2022, no. 30. 2 A resolution approving the Union City 3 Housing Authority to publish a request for proposal 4 for asbestos, radon, and lead water testing 5 services. Whereas, the Union City Housing 6 7 Authority is seeking approval by the Union City Housing Authority Board of Commissioners to publish 8 9 a request for proposal seeking services relating to 10 asbestos, radon, and lead water testing services in 11 furtherance of RAD conversion; 12 And whereas, the Authority has prepared 13 a bid package in accordance with the applicable 14 state law for the services requested above inviting 15 those qualified entities to provide the necessary 16 services. 17 Now, therefore, be it resolved that the Commissioners of the Union City Housing Authority do 18 19 hereby approve and permit the Authority to publish a 20 bid for services relating to asbestos, radon, and 21 lead water testing services in furtherance of RAD 22 conversion. And just to put it very simply, this --23 these testings are for dual purpose. Many of them required by HUD on a regular basis, and also going 24 25 through the RAD, the RAD process, we also need these

services to be part of the RAD process. So we're really killing two birds with one stone. We're covering some of the basic HUD requirements as well as RAD requirements. So it's really helping us in a number of areas. And, of course, this is vitally important for the health and safety the all of our tenants and residents and workers here at the Housing Authority. * * * * * * * * * * * * *

1 The next being Resolution 2022, No. 31. 2 A resolution approving the Union City 3 Housing Authority to publish a request for proposal 4 for financial consulting services in connection with 5 RAD conversion. 6 Whereas, the Union City Housing 7 Authority is seeking approval by the Union City Housing Authority Board of Commissioners to publish 8 9 a request for proposal, an RFP, a request for 10 proposal seeking financial consulting services in 11 furtherance of RAD conversion and; 12 Whereas, the Authority has prepared a 13 bid package in accordance with applicable state law 14 for the services requested above inviting those 15 qualified entities to provide the necessary 16 services. 17 Now, therefore, be it resolved that the Commissioners of the Union City Housing Authority do 18 19 hereby approve and permit the Authority to publish a 20 bid for services relating to financial consulting 21 services in accordance with the RAD conversion. 22 And to put this very simply, many of 23 you, just to go over RAD, which is Rental Assistance Demonstration, we've gone over this for a number of 24 25 months right now. We're looking to get into the

1 process which we are, with HUD, with our fee 2 accountants, with our advisors from HUD, with 3 architects and engineers that you approved at the 4 last meeting, and what we're looking to do with the 5 RAD conversion, which is basically going to allow us to go out and work with a financial institution, get 6 7 a loan of money, which is somewhere and, please, this is not 100 percent accurate, but it's about 8 9 maybe 30 to \$35 million, but that's going to allow us to fix up all of our buildings, 3700, five 10 11 buildings here, 3700 Palisade Avenue, and all of downtown units as well. So it's going to allow us 12 13 to fix up, make improvements, paint up, clean up, 14 fix up, make improvements in all of the 455 units 15 that are 72 years old, and are in dire need of these 16 improvements. So that's what we're looking to do as 17 we get further into this and as we get the results of these type things, and before we make a total 18 19 decision to go into this, of course, we're going to 20 be briefing you more, give you more of a total view 21 of it all, so you could make intelligent decisions 22 as well as to what you think is best for the Union 23 City Housing Authority. So that is where we're at 24 with that. That is all I have in resolutions. 25 Are there any questions to this at all?

Questions or thoughts? All right. Thank you.

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2 So what we'll do then, we could go now 3 into consent agenda, which we would do at this time. 4 And just keep in mind for consent agenda that you 5 will be voting on the last minutes, minutes of our last meeting, which was in May, that would be the 6 7 closed -- the minutes of the closed session as well as the minutes of the open session. You will be 8 9 voting on the reports of the finance report that we 10 had and, of course the, resolutions that we just 11 went over and just read to you. So that is our consent agenda. And we will now have a roll call 12 13 for the consent agenda? 14 ATTORNEY PIZZILLO: A motion, please. 15 EXECUTIVE DIRECTOR SANGER: Excuse 16 piece. Could I have a motion for that? Yes. I'm 17 sorry. CHAIRPERSON PEDRAZA: 18 Motion. 19 COMMISSIONER GUTIERREZ: Second. 20 Mr. Pedraza motioned. Second by Ms. Gutierrez. 21 Chairperson Pedraza? 22 CHAIRPERSON PEDRAZA: Yes. 23 EXECUTIVE DIRECTOR SANGER: 24 Vice-Chairperson Gutierrez? 25 COMMISSIONER GUTIERREZ: I have to

1 recuse myself. I wasn't here at the last meeting, 2 last month. 3 ATTORNEY PIZZILLO: Well --4 EXECUTIVE DIRECTOR SANGER: For the 5 minutes only. ATTORNEY PIZZILLO: For the minutes 6 7 only, right. COMMISSIONER GUTIERREZ: For the 8 minutes. I wasn't here. 9 EXECUTIVE DIRECTOR SANGER: We'll make 10 11 note of that. Thank you for making that 12 stipulation. 13 Commissioner Jetter? 14 COMMISSIONER JETTER: I wasn't here. 15 EXECUTIVE DIRECTOR SANGER: Okay. For 16 that as well, for the same as well, for the minutes. COMMISSIONER JETTER: Uh-huh. 17 18 EXECUTIVE DIRECTOR SANGER: Okay. Thank you, Ms. Jetter. 19 20 Commissioner Capizzi? 21 COMMISSIONER CAPIZZI: Yes. 22 EXECUTIVE DIRECTOR SANGER: Commissioner Mundorf? 23 24 COMMISSIONER MUNDORF: Yes. 25 EXECUTIVE DIRECTOR SANGER:

Commissioner Geldziler? 1 2 COMMISSIONER GELDZILER: Yes. 3 EXECUTIVE DIRECTOR SANGER: Okay. 4 So we had four yes and two had to --5 and others were yes only, then basically abstaining from the minutes. 6 7 COMMISSIONER GUTIERREZ: For the 8 minutes. 9 EXECUTIVE DIRECTOR SANGER: Is that 10 correct, sir? 11 ATTORNEY PIZZILLO: Yes. That's 12 correct. 13 EXECUTIVE DIRECTOR SANGER: Maybe you 14 want to state that. 15 ATTORNEY PIZZILLO: I'll just state 16 clearly for the record. So the consent agenda did 17 passed six nothing, including the various resolutions, the payment of the bills. 18 As to the approval of the minutes, the 19 20 motion carries four in favor, two abstentions as a 21 result of the Commissioners not being present at the 22 May Board meeting. 23 COMMISSIONER GUTIERREZ: Exactly. 24 EXECUTIVE DIRECTOR SANGER: Okay. 25 Great.

1 Now, in your packet, there's something 2 I want to show you. We normally don't show pictures 3 of checks, okay, or images of checks, but this is 4 something that, not that we're proud -- yes, we're 5 proud, yes -- but it's just something that we're fortunate, we're proud, but this is the collective 6 7 work of everyone working here at the Union City Housing Authority, administrative office. Vito. 8 9 Vito worked closely on this. Jorge worked closely 10 on this from the financial end. Vito worked very 11 closely on this from the actual operation to getting the job done, but you'll see there's a check here 12 13 for \$168,000, and that is the check we received from 14 FEMA. So I wanted you to see the actual check. 15 COMMISSIONER JETTER: Is this the check 16 that you had for the housing? 17 EXECUTIVE DIRECTOR SANGER: This check, 18 Ms. Jetter, yes --COMMISSIONER JETTER: You ought to get 19 20 those people to come back and fix some of that 21 stuff. EXECUTIVE DIRECTOR SANGER: This has 22 23 nothing to do with that, ma'am. This has nothing to do with that. 24 What this is, if you recall back last 25

fall, aways ago, we had Hurricane Ida. Hurricane 1 2 Ida, unfortunately, in Union City had come within --3 the water damage was tremendous, all right? So we 4 had a lot of water in our downtown units. We had 5 water in 15 of our veteran units, which caused us to get new boilers, new hot water heaters, new piping 6 7 systems that Vito and Jorge took care of very, you know, I should say efficiently, efficiently. I 8 9 could truly say within three days of that everyone 10 in Union City had back their hot water and heat, hot 11 water and heat within three days, which was great, 12 maybe even two, but three, really, so, but with that 13 it cost -- with us, the cost to us was about 14 \$220,000, that we did have in reserve, again, thank 15 you for having a good fiscal budget that we did have 16 220,000 reserve to cover that, but, of course, there 17 was a process when the governor and the federal government and the Governor of the State of New 18 19 Jersey allowed for FEMA funds for Hudson County, due 20 to Hurricane Ida. Hudson County was one of the last 21 to be approved in New Jersey and we were approved, 22 and because of that we were able to go through a 23 process of claiming the 220,000. We had to show -you know, we had to show all the work we did, of 24 25 course all the receipts, all the vouchers and

1 everything that was done, guite a bit of narrative 2 as well. And we did have a member of FEMA come 3 here, a FEMA representative, took us through the 4 process, and we were able to, what they say, 5 recoupe, right, recoupe 168 of the 220. So that's a great achievement. So all that, and we were able to 6 7 provide, most importantly, we were able to get 15 new heating units back to the people, we were 8 9 getting hot water heaters back to the people, a big boiler, a 200 -- you know, \$180,000 boiler downtown, 10 11 and just, you know, some good things that we're, you know, very happy to be able to get back to the 12 13 public. So I wanted everyone to know that. Thank 14 you. 15 COMMISSIONER GUTIERREZ: Thank you, 16 Jorge, thank you, Vito. and thank you, Mr. Sanger, 17 for the great job you're doing. EXECUTIVE DIRECTOR SANGER: Not often I 18 19 show an actual picture of a check, but it truly 20 illustrates, truly illustrates --21 COMMISSIONER GUTIERREZ: They're doing 22 a great job, so... 23 MR. RODRIGUEZ: And I'll just say, I'll spend one minute on this real quick. It took us 24 25 seven months to get this check, right, it took us

1 seven months to get this check. Now, I just you to 2 keep something in mind, back then when we -- Vito 3 and I coordinated the whole recovery and the, you 4 know, the process of getting everybody back to heat 5 and hot water and Mr. Sanger as well, back then the supply chain or, I mean, the manufacturers --6 7 MR. TATTOLI: Still is. 8 MR. RODRIGUEZ: -- were slow, but 9 enough that we had -- if that were to happen back, 10 you know, now, who knows how long it would have been 11 to turn around, but, again, it was great. It just goes to show that is a lot of timing is everything 12 13 and gratefully we were able to provide the heat and 14 hot water for our own tenants. 15 EXECUTIVE DIRECTOR SANGER: Just a few 16 quick things, and I'll take one minute of this. 17 Very happy to announce, if you went through the parking lot, of course, we had a new 18 19 parking lot and whatever, but also now you'll see 20 some of it was dug or some of it was broken up the 21 ground. That was to get new gas lines into our 22 buildings. No longer -- well, we're going to be on 23 way, all cost of oil. 24 COMMISSIONER GUTIERREZ: Good, good, 25 good.

1 EXECUTIVE DIRECTOR SANGER: We've 2 basically revised, again another job, I hate to keep 3 saying it, but Vito and Jorge, and Vito, you're 4 working with that. 5 COMMISSIONER CAPIZZI: That's huge. EXECUTIVE DIRECTOR SANGER: So this 6 7 building that you're in right now will have gas, gas-powered heat come this October when you see 8 9 heating season begins and the cost, and Jorge has 10 told me and this is a fact, that heating oil went up 11 about 45 to 50 percent. 12 MR. RODRIGUEZ: Yes. 13 EXECUTIVE DIRECTOR SANGER: Heating oil. That's how much it was this winter, the cost 14 15 was astronomical, but we're able to switch to gas. 16 We have one remaining building, and the whole 17 Housing Authority that's not gas, but we'll be converting that very much in the near future as 18 19 well, so we'll all be on gas. Of course it's more 20 efficient, it's cleaner, it's more efficient, the 21 cost of it all is less, so I guess we're up with the 22 times, so to speak, so we got everything back with 23 that. So that's a good thing. We had the -- as you could see right here, the air conditioning here, how 24 25 quickly it came up. We have new heating,

ventilation and air conditioning system that's on our roof here for the administrative office. We have a new roof on the administrative office. Things, again, that weren't done in many, many years.

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And I've start of the delinquent rent 6 7 collection. I'm happy with this, because I'm excited to really do the right thing. We've given 8 9 people so much of an opportunity for years, and now 10 it's time to do the right thing. And I will say we 11 have gotten notice from HUD and wanted to know exactly what was our -- what were our steps and what 12 13 was our system in place to collect all this money. 14 So HUD really is looking now, and we had to provide 15 for them an explanation and give them exactly what 16 we're doing to get all these rents and monies. So 17 it's all coming to a head now from everyone really. The FEMA money, of course, as well and also we're 18 19 doing our best around town to do spring cleanup, 20 paint up, cleanup, fix up. We're hoping to get a 21 decent landscaper. Getting landscapers nowadays is, 22 you know, it's like finding a needle in a haystack. 23 Very difficult to get a landscaper, but we're doing 24 that in-house as well. But, you know, we're doing a 25 pretty, you know, a pretty good job with that, in

1 keeping it together. Could be better, I have to 2 admit, you know, sometimes the grass gets, you know, 3 eight or 10 inches high, but sometimes we're a week 4 late with doing it ourselves, but it's not due to 5 the fact of any neglect or anything like that or effort. It's just due to the fact that, you know, 6 7 the grass this time of year just grows so quickly, rainstorm and all of a sudden the grass is so high, 8 9 and things like that.

10 So that is my report. Does anyone else 11 have anything else to say? Can I get a motion to 12 close the meeting? Oh, I'm sorry. I'm sorry. We 13 do have. Before I --

14 COMMISSIONER GUTIERREZ: We have that.
15 I'm sorry.

16 EXECUTIVE DIRECTOR SANGER: This is the 17 public portion of the meeting.

18COMMISSIONER GUTIERREZ: I'm sorry.19EXECUTIVE DIRECTOR SANGER: That was my20haste. Public portion. Please come forward and21state your name and address.

22 MS. BESHARA: Toni Beshara, veterans 23 apartments, 44th Street.

24 I'm just curious what is the progress 25 and/or timeline or projection for any next steps or

1 what is the status right now? 2 EXECUTIVE DIRECTOR SANGER: And are you 3 talking of the COAH projects? 4 MS. BESHARA: Yes. 5 EXECUTIVE DIRECTOR SANGER: Oh, the 6 COAH projects. 7 MS. BESHARA: The COAH projects for the 8 veterans. 9 EXECUTIVE DIRECTOR SANGER: As far as 10 the COAH projects, right now our contracted 11 architect that works with us and along with Vito, they've developed -- they spent a whole entire work 12 13 going to 40 units, and going through those units and 14 inspecting those units to be sure that all the work 15 that we had contracted for, that was in the 16 contract, was done properly, and right now the 17 contractor will be -- they will be meeting with the contractor this week. Unfortunately, our architect, 18 19 his father had passed away, he was out for a week or 20 so, but they will be going around and to be sure 21 that all the -- you know, all the items that were 22 contracted for are done, and we will not be paying 23 them a final payment. A final payment will not be 24 made. 25 COMMISSIONER JETTER: Good.

1 EXECUTIVE DIRECTOR SANGER: Until all 2 it was completed, and right after that we will be 3 putting vinyl siding. We will be putting vinyl 4 siding on the side of the building or whatever and 5 we had an opportunity to meet with some of the attorneys from City Hall representing the City 6 7 Commission and the Mayor and the City Commission attorneys and they gathered information from us and 8 9 we got what we call a Phase 2 PCA, it was a physical 10 conditions assessment or Phase 2, that are the costs 11 of what it might be for the other units around, and they'll -- once they gather all this and put this 12 13 together they'll be presenting this to the courts so 14 the courts could give the approval to start with 15 Phase 2. 16 MS. BESHARA: When is the physical 17 assessment portion? EXECUTIVE DIRECTOR SANGER: 18 The 19 physical assessment portion has been completed. 20 MS. BESHARA: Okay. 21 EXECUTIVE DIRECTOR SANGER: It is now 22 with the attorneys for their perusal and to see now 23 how they're going to be able to present that to the 24 courts. 25 MS. BESHARA: For the courts.

1 EXECUTIVE DIRECTOR SANGER: Yes, ma'am. 2 MS. BESHARA: Okay. 3 EXECUTIVE DIRECTOR SANGER: Okay. 4 MS. BESHARA: Okay. Thank you. 5 EXECUTIVE DIRECTOR SANGER: All right. 6 Thank you. You're welcome. 7 Okay. Any other comments? Can we get 8 a motion to close? 9 COMMISSIONER GUTIERREZ: Motion. 10 COMMISSIONER GELDZILER: Second. 11 EXECUTIVE DIRECTOR SANGER: Motion by 12 Ms. Gutierrez. Second by Mr. Geldziler. We will have our roll call. 13 14 Chairperson Pedraza. 15 CHAIRPERSON PEDRAZA: Yes. 16 EXECUTIVE DIRECTOR SANGER: 17 Vice-Chairperson Gutierrez? COMMISSIONER GUTIERREZ: Yes. 18 EXECUTIVE DIRECTOR SANGER: 19 Commissioner Jetter? 20 21 COMMISSIONER JETTER: Yes. 22 EXECUTIVE DIRECTOR SANGER: 23 Commissioner Capizzi? 24 COMMISSIONER CAPIZZI: Yes. 25 EXECUTIVE DIRECTOR SANGER:

1	Commissioner Mundorf?
2	COMMISSIONER MUNDORF: Yes.
3	EXECUTIVE DIRECTOR SANGER:
4	Commissioner Geldziler?
5	COMMISSIONER GELDZILER: Yes.
6	EXECUTIVE DIRECTOR SANGER: Six yes.
7	Our meeting is finished and thank you very much for
8	your participation.
9	COMMISSIONER GUTIERREZ: Thank you.
10	(Concluded at 5:18 p.m.)
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1	CERTIFICATE OF OFFICER
2	I, THERESA L. TIERNAN, A Registered Merit
3	Reporter, Certified Stenographic Shorthand Reporter,
4	and Notary Public of the State of New Jersey, do hereby
5	certify that the foregoing is a true and correct
6	transcript of the proceedings as taken stenographically
7	by and before me at the time, place and on the date
8	herein before set forth.
9	I DO FURTHER CERTIFY that I am neither a
10	relative nor employee nor attorney nor counsel of any
11	of the parties to this action, and that I am neither a
12	relative nor employee of such attorney or counsel, and
13	that I am not financially interested in the action.
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16	THERESA L. TIERNAN, CCR, RMR Notary Public of the State of New Jersey
17	C.C.R. License No. XI01210
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