

RESOLUTION #2024-48

RESOLUTION APPROVING REGULAR MONTHLY EXPENSES

WHEREAS, the Housing Authority of the Borough of Glassboro (GHA) has incurred various financial obligations between its scheduled July 16, 2024, and September 17, 2024, Board’s meetings; and it is the desire of the Board to have their obligations kept current; and

WHEREAS, per Resolution #2024-42, the Finance Director was authorized by the Board to pay the August monthly bills in a timely manner; and

WHEREAS, members of the Board have read and reviewed the itemized list of incurred expenses from August and September 2024, attached hereto; and

NOW, THEREFORE, BE IT RESOLVED that the August expenses authorized to be paid by the Finance Director be hereby acknowledged; and

BE IT FURTHER RESOLVED that the Finance Director be and is hereby authorized to pay the September monthly bills presented to the Board of Commissioners for consideration on this date.

ADOPTED at a Regular Meeting of the Board of Commissioners of the Housing Authority of the Borough of Glassboro; held on the 17th day of September 2024 by a vote of 4 in favor, 0 opposed and 0 abstentions.

<u>Commissioners</u>	<u>Motion</u>	<u>Second</u>	<u>Aye</u>	<u>Nay</u>	<u>Abstention</u>	<u>Absent</u>
Jay Lapp			✓			
Shirley Anderson	✓					
Andrew Halter			✓			
Jacob Hines		✓				
Thuraisingham Mohanakanthan						✓

THE HOUSING AUTHORITY OF THE BOROUGH OF GLASSBORO


JAY LAPP, CHAIRMAN

ATTEST:


KIMBERLY GOBER, EXECUTIVE DIRECTOR

DATED: SEPTEMBER 17, 2024

GLASSBORO HOUSING AUTHORITY

PRELIMINARY BILL LIST # 2024-08

INTERIM BILLS:

A.	Affordable Housing Corp of Glassboro	\$ 40,432.46
B.	Glassboro RAD Operating	1,979.04

TOTAL INTERIM BILLS: \$ 42,411.50

CURRENT BILLS:

TOTAL CURRENT BILLS: \$ -

TOTAL BILL LIST: \$ 42,411.50

****PLEASE NOTE: C#s with 4 digits = ACH and C#s with 6 digits = paper check****

Summary Check Listing Report

07/17/2024

To

08/08/2024

A.

<u>Check #</u>	<u>Check Date</u>	<u>Recipient</u>	<u>Amount</u>
Credit Acct	AFFORDABLE HOUSING CORP OF GLASSBORO		
0000202965	07/23/2024	AMAZON.COM SERVICES, INC	\$90.80
0000202966	07/23/2024	ATLANTIC CITY ELECTRIC	\$72.44
0000202967	07/23/2024	VIKING SEAL COATING AND PAVING LLC	\$16,746.00
0000202968	07/30/2024	COMCAST CORPORATION	\$302.89
0000202969	07/30/2024	LOWE'S HOME CENTERS, INC	\$183.01
0000202970	08/06/2024	ATLANTIC CITY ELECTRIC	\$3,897.41
0000202971	08/06/2024	SOUTH JERSEY GAS CO	\$1,022.16
0000202972	08/06/2024	ATLANTIC CITY ELECTRIC	\$3,068.93
0000202973	08/06/2024	ATLANTIC CITY ELECTRIC	\$207.54
0000202974	08/06/2024	A.B. RICHARDS INC	\$99.00
0000202975	08/06/2024	ACE PLUMBING & ELECTRICAL SUPPLIES INC.	\$119.67
0000202976	08/06/2024	AFFORDABLE HOUSING CORP OF GLASSBORO	\$8,071.58
0000202977	08/06/2024	AMAZON.COM SERVICES, INC	\$31.97
0000202978	08/06/2024	ATLANTIC CITY ELECTRIC	\$105.88
0000202979	08/06/2024	BLOCK LINE SYSTEMS LLC	\$185.34
0000202980	08/06/2024	TENANT	\$286.00
0000202981	08/06/2024	HD SUPPLY FACILITIES MAINTENANCE, LTD	\$450.10
0000202982	08/06/2024	LCIJ, INC.	\$109.00
0000202983	08/06/2024	MARKSMEN LANDSCAPING LLC	\$4,002.22
0000202984	08/06/2024	MAX COMMUNICATIONS INC.	\$163.70
0000202985	08/06/2024	SOUTH JERSEY GAS CO	\$542.54
0000202986	08/06/2024	VERIZON WIRELESS SERVICES LLC	\$152.13
0000202987	08/06/2024	WOLFSCHMIDT PLUMBING, HEATING & COOLING	\$522.15
Total for Credit Acct	AFFORDABLE HOUSING CORP OF GLASSBORO		\$40,432.46



Summary Check Listing Report

07/17/2024

To

08/08/2024

B.

<u>Check #</u>	<u>Check Date</u>	<u>Recipient</u>	<u>Amount</u>
Credit Acct	RAD OPERATING		
0000001250	08/06/2024	STATE OF NEW JERSEY	\$1,229.11
0000200535	07/30/2024	BROWN & CONNERY LLP	\$253.50
0000200536	08/06/2024	AMAZON.COM SERVICES, INC	\$472.74
0000200537	08/06/2024	SUN LIFE ASSURANCE CO. OF CANADA, INC.	\$23.69
Total for Credit Acct	RAD OPERATING		\$1,979.04



GLASSBORO HOUSING AUTHORITY

PRELIMINARY BILL LIST # 2024-09

INTERIM BILLS:

A.	Affordable Housing Corp of Glassboro	\$ 68,919.56
B.	Glassboro RAD Operating	72,892.71

TOTAL INTERIM BILLS: \$ 141,812.27

CURRENT BILLS:

TOTAL CURRENT BILLS: \$ -

TOTAL BILL LIST: \$ 141,812.27

****PLEASE NOTE: C#s with 4 digits = ACH and C#s with 6 digits = paper check****

The Housing Authority of the Borough of
Glassboro

2024

LOCAL AUTHORITIES GROUP AFFIDAVIT FORM PRESCRIBED BY THE
NEW JERSEY LOCAL FINANCE BOARD

AUDIT REVIEW CERTIFICATE

We, the members of the governing body of the Housing Authority of the Borough of Glassboro, being of full age, and being duly sworn according to law, upon our oath depose and say:

1. We are duly appointed members of the Housing Authority of the Borough of Glassboro.
2. We certify, pursuant to N.J.S.A. 40.A: SA-17, that we have each reviewed the annual report for the fiscal year ended **12/31/2023** and specifically the section of the audit report entitled, "Notes to Financial Statements", "General Comments", and "Findings and Recommendations".

NAME	SIGNATURE
JAY LAPP, CHAIRMAN	
JACOB HINES, VICE-CHAIRMAN	
SHIRLEY ANDERSON, COMMISSIONER	
ANDREW HALTER, COMMISSIONER	
THURASINGHAM MOHANAKANTHAN, COMMISSIONER	

ATTEST:

KIMBERLY GOBER, EXECUTIVE DIRECTOR

Dated: SEPTEMBER 17, 2024

Summary Check Listing Report

07/17/2024

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09/09/2024

A.

<u>Check #</u>	<u>Check Date</u>	<u>Recipient</u>	<u>Amount</u>
Credit Acct	AFFORDABLE HOUSING CORP OF GLASSBORO		
0000202965	07/23/2024	AMAZON.COM SERVICES, INC	\$90.80
0000202966	07/23/2024	ATLANTIC CITY ELECTRIC	\$72.44
0000202967	07/23/2024	VIKING SEAL COATING AND PAVING LLC	\$16,746.00
0000202968	07/30/2024	COMCAST CORPORATION	\$302.89
0000202969	07/30/2024	LOWE'S HOME CENTERS, INC	\$183.01
0000202970	08/06/2024	ATLANTIC CITY ELECTRIC	\$3,897.41
0000202971	08/06/2024	SOUTH JERSEY GAS CO	\$1,022.16
0000202972	08/06/2024	ATLANTIC CITY ELECTRIC	\$3,068.93
0000202973	08/06/2024	ATLANTIC CITY ELECTRIC	\$207.54
0000202974	08/06/2024	A.B. RICHARDS INC	\$99.00
0000202975	08/06/2024	ACE PLUMBING & ELECTRICAL SUPPLIES INC.	\$119.67
0000202976	08/06/2024	AFFORDABLE HOUSING CORP OF GLASSBORO	\$8,071.58
0000202977	08/06/2024	AMAZON.COM SERVICES, INC	\$31.97
0000202978	08/06/2024	ATLANTIC CITY ELECTRIC	\$105.88
0000202979	08/06/2024	BLOCK LINE SYSTEMS LLC	\$185.34
0000202980	08/06/2024	TENANT	\$286.00
0000202981	08/06/2024	HD SUPPLY FACILITIES MAINTENANCE, LTD	\$450.10
0000202982	08/06/2024	LCIJ, INC.	\$109.00
0000202983	08/06/2024	MARKSMEN LANDSCAPING LLC	\$4,002.22
0000202984	08/06/2024	MAX COMMUNICATIONS INC.	\$163.70
0000202985	08/06/2024	SOUTH JERSEY GAS CO	\$542.54
0000202986	08/06/2024	VERIZON WIRELESS SERVICES LLC	\$152.13
0000202987	08/06/2024	WOLFSCHMIDT PLUMBING, HEATING & COOLING	\$522.15
0000202988	08/13/2024	BOROUGH OF GLASSBORO-HIGHWAY	\$101.87



Summary Check Listing Report

07/17/2024

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09/09/2024

<u>Check #</u>	<u>Check Date</u>	<u>Recipient</u>	<u>Amount</u>
0000202989	08/13/2024	CANON SOLUTIONS AMERICA, INC.	\$89.56
0000202990	08/13/2024	HD SUPPLY FACILITIES MAINTENANCE, LTD	\$294.37
0000202991	08/13/2024	HOFFMAN'S EXTERMINATING CO., INC.	\$711.00
0000202992	08/13/2024	VERIZON NEW JERSEY INC	\$98.19
0000202993	08/13/2024	ZALLIE'S SHOPRITE OF GLASSBORO	\$39.47
0000202994	08/20/2024	ADVANCE LOCAL HOLDINGS, CORP.	\$21.29
0000202995	08/20/2024	ANGELINI, VINIAR & FREEDMAN LLC	\$252.00
0000202996	08/20/2024	ATLANTIC CITY ELECTRIC	\$68.93
0000202997	08/28/2024	ATLANTIC CITY ELECTRIC	\$3,672.57
0000202998	08/28/2024	COMCAST CORPORATION	\$302.89
0000202999	08/28/2024	INGT, LLC	\$5,735.00
0000203000	08/28/2024	KRAUCH, PHILIP J ^{DBA} (Terrace Tree Service)	\$800.00
0000203001	08/28/2024	LAURY HEATING COOLING LLC	\$369.57
0000203002	08/28/2024	SOUTH JERSEY GAS CO	\$769.07
0000203003	08/28/2024	ATLANTIC CITY ELECTRIC	\$2,892.36
0000203004	08/28/2024	ATLANTIC CITY ELECTRIC	\$195.16
0000203005	09/05/2024	AFFORDABLE HOUSING CORP OF GLASSBORO	\$8,071.58
0000203006	09/05/2024	MARKSMEN LANDSCAPING LLC	\$4,002.22
Total for Credit Acct AFFORDABLE HOUSING CORP OF GLASSBORO			\$68,919.56



Summary Check Listing Report

07/17/2024

To

09/09/2024

B.

<u>Check #</u>	<u>Check Date</u>	<u>Recipient</u>	<u>Amount</u>
Credit Acct	RAD OPERATING		
0000001250	08/06/2024	STATE OF NEW JERSEY	\$1,229.11
0000001251	08/28/2024	STATE OF NEW JERSEY	\$275.90
0000200535	07/30/2024	BROWN & CONNERY LLP	\$253.50
0000200536	08/06/2024	AMAZON.COM SERVICES, INC	\$472.74
0000200537	08/06/2024	SUN LIFE ASSURANCE CO. OF CANADA, INC.	\$23.69
0000200538	08/20/2024	BROWN & CONNERY LLP	\$507.00
0000200539	08/20/2024	COMMUNICATION WORKERS OF AMERICA	\$39.78
0000200540	08/28/2024	HOUSING AUTHORITY OF GLOUCESTER COUNTY	\$70,067.30
0000200541	09/05/2024	SUN LIFE ASSURANCE CO. OF CANADA, INC.	\$23.69
Total for Credit Acct RAD OPERATING			\$72,892.71



GLASSBORO HOUSING AUTHORITY

FINAL BILL LIST # 2024-09

INTERIM BILLS:

A.	Affordable Housing Corp of Glassboro	\$ 95,136.34
B.	Glassboro RAD Operating	135,077.24

TOTAL INTERIM BILLS: \$ 230,213.58

CURRENT BILLS:

C.	Affordable Housing Corp of Glassboro	\$ 1,131.09
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TOTAL CURRENT BILLS: \$ 1,131.09

TOTAL BILL LIST: \$ 231,344.67

****PLEASE NOTE: C#s with 4 digits = ACH and C#s with 6 digits = paper check****

Summary Check Listing Report

07/17/2024

To

09/16/2024

A.

<u>Check #</u>	<u>Check Date</u>	<u>Recipient</u>	<u>Amount</u>
Credit Acct	AFFORDABLE HOUSING CORP OF GLASSBORO		
0000000183	09/11/2024	NJ REVENUE	\$30.50
0000000184	09/11/2024	ADT SECURITY CORPORATION FKA ADT CORP	\$56.50
0000000185	09/11/2024	ADT SECURITY CORPORATION FKA ADT CORP	\$56.50
0000202965	07/23/2024	AMAZON.COM SERVICES, INC	\$90.80
0000202966	07/23/2024	ATLANTIC CITY ELECTRIC	\$72.44
0000202967	07/23/2024	VIKING SEAL COATING AND PAVING LLC	\$16,746.00
0000202968	07/30/2024	COMCAST CORPORATION	\$302.89
0000202969	07/30/2024	LOWE'S HOME CENTERS, INC	\$183.01
0000202970	08/06/2024	ATLANTIC CITY ELECTRIC	\$3,897.41
0000202971	08/06/2024	SOUTH JERSEY GAS CO	\$1,022.16
0000202972	08/06/2024	ATLANTIC CITY ELECTRIC	\$3,068.93
0000202973	08/06/2024	ATLANTIC CITY ELECTRIC	\$207.54
0000202974	08/06/2024	A.B. RICHARDS INC	\$99.00
0000202975	08/06/2024	ACE PLUMBING & ELECTRICAL SUPPLIES INC.	\$119.67
0000202976	08/06/2024	AFFORDABLE HOUSING CORP OF GLASSBORO	\$8,071.58
0000202977	08/06/2024	AMAZON.COM SERVICES, INC	\$31.97
0000202978	08/06/2024	ATLANTIC CITY ELECTRIC	\$105.88
0000202979	08/06/2024	BLOCK LINE SYSTEMS LLC	\$185.34
0000202980	08/06/2024	TENANT	\$286.00
0000202981	08/06/2024	HD SUPPLY FACILITIES MAINTENANCE, LTD	\$450.10
0000202982	08/06/2024	LCIJ, INC.	\$109.00
0000202983	08/06/2024	MARKSMEN LANDSCAPING LLC	\$4,002.22
0000202984	08/06/2024	MAX COMMUNICATIONS INC.	\$163.70
0000202985	08/06/2024	SOUTH JERSEY GAS CO	\$542.54



Summary Check Listing Report

07/17/2024

To

09/16/2024

Check #	Check Date	Recipient	Amount
0000202986	08/06/2024	VERIZON WIRELESS SERVICES LLC	\$152.13
0000202987	08/06/2024	WOLFSCHMIDT PLUMBING, HEATING & COOLING	\$522.15
0000202988	08/13/2024	BOROUGH OF GLASSBORO-HIGHWAY	\$101.87
0000202989	08/13/2024	CANON SOLUTIONS AMERICA, INC.	\$89.56
0000202990	08/13/2024	HD SUPPLY FACILITIES MAINTENANCE, LTD	\$294.37
0000202991	08/13/2024	HOFFMAN'S EXTERMINATING CO., INC.	\$711.00
0000202992	08/13/2024	VERIZON NEW JERSEY INC	\$98.19
0000202993	08/13/2024	ZALLIE'S SHOPRITE OF GLASSBORO	\$39.47
0000202994	08/20/2024	ADVANCE LOCAL HOLDINGS, CORP.	\$21.29
0000202995	08/20/2024	ANGELINI, VINIAR & FREEDMAN LLC	\$252.00
0000202996	08/20/2024	ATLANTIC CITY ELECTRIC	\$68.93
0000202997	08/28/2024	ATLANTIC CITY ELECTRIC	\$3,672.57
0000202998	08/28/2024	COMCAST CORPORATION	\$302.89
0000202999	08/28/2024	INGT, LLC	\$5,735.00
0000203000	08/28/2024	KRAUCH, PHILIP J ^{DBA} Terrace Tree Service	\$800.00
0000203001	08/28/2024	LAURY HEATING COOLING LLC	\$369.57
0000203002	08/28/2024	SOUTH JERSEY GAS CO	\$769.07
0000203003	08/28/2024	ATLANTIC CITY ELECTRIC	\$2,892.36
0000203004	08/28/2024	ATLANTIC CITY ELECTRIC	\$195.16
0000203005	09/05/2024	AFFORDABLE HOUSING CORP OF GLASSBORO	\$8,071.58
0000203006	09/05/2024	MARKSMEN LANDSCAPING LLC	\$4,002.22
0000203007	09/11/2024	A.B. RICHARDS INC	\$99.00
0000203008	09/11/2024	AMAZON.COM SERVICES, INC	\$344.29
0000203009	09/11/2024	BLOCK LINE SYSTEMS LLC	\$92.71
0000203010	09/11/2024	BOROUGH OF GLASSBORO-WATER	\$20,918.60



Summary Check Listing Report

07/17/2024

To

09/16/2024

<u>Check #</u>	<u>Check Date</u>	<u>Recipient</u>	<u>Amount</u>
0000203011	09/11/2024	CANON SOLUTIONS AMERICA, INC.	\$87.85
0000203012	09/11/2024	CHAMPION DISPOSAL SERVICES, LLC	\$341.00
0000203013	09/11/2024	COMCAST CORPORATION	\$508.82
0000203014	09/11/2024	EAST COAST WINDOW FILMS	\$2,433.33
0000203015	09/11/2024	HD SUPPLY FACILITIES MAINTENANCE, LTD	\$539.23
0000203016	09/11/2024	LOWE'S HOME CENTERS, INC	\$242.02
0000203017	09/11/2024	SOUTH JERSEY GAS CO	\$439.46
0000203018	09/11/2024	ZALLIE'S SHOPRITE OF GLASSBORO	\$26.97
Total for Credit Acct AFFORDABLE HOUSING CORP OF GLASSBORO			<hr/> \$95,136.34



Summary Check Listing Report

07/17/2024

To

09/16/2024

B.

<u>Check #</u>	<u>Check Date</u>	<u>Recipient</u>	<u>Amount</u>
Credit Acct	RAD OPERATING		
0000001250	08/06/2024	STATE OF NEW JERSEY	\$1,229.11
0000001251	08/28/2024	STATE OF NEW JERSEY	\$275.90
0000001252	09/11/2024	STATE OF NEW JERSEY	\$275.90
0000001253	09/11/2024	STATE OF NEW JERSEY	\$1,229.11
0000200535	07/30/2024	BROWN & CONNERY LLP	\$253.50
0000200536	08/06/2024	AMAZON.COM SERVICES, INC	\$472.74
0000200537	08/06/2024	SUN LIFE ASSURANCE CO. OF CANADA, INC.	\$23.69
0000200538	08/20/2024	BROWN & CONNERY LLP	\$507.00
0000200539	08/20/2024	COMMUNICATION WORKERS OF AMERICA	\$39.78
0000200540	08/28/2024	HOUSING AUTHORITY OF GLOUCESTER COUNTY	\$70,067.30
0000200541	09/05/2024	SUN LIFE ASSURANCE CO. OF CANADA, INC.	\$23.69
0000200542	09/11/2024	BROOKE GROUP LLC	\$36.25
0000200543	09/11/2024	COMMUNICATION WORKERS OF AMERICA	\$39.78
0000200544	09/11/2024	HOUSING AUTHORITY OF GLOUCESTER COUNTY	\$60,603.49
Total for Credit Acct	RAD OPERATING		\$135,077.24



Summary Check Listing Report

09/17/2024

To

09/17/2024

C.

<u>Check #</u>	<u>Check Date</u>	<u>Recipient</u>	<u>Amount</u>
Credit Acct	AFFORDABLE HOUSING CORP OF GLASSBORO		
0000203019	09/17/2024	AMAZON.COM SERVICES, INC	\$22.25
0000203020	09/17/2024	ATLANTIC CITY ELECTRIC	\$70.75
0000203021	09/17/2024	HOFFMAN'S EXTERMINATING CO., INC.	\$711.00
0000203022	09/17/2024	VERIZON NEW JERSEY INC	\$98.19
0000203023	09/17/2024	VERIZON WIRELESS SERVICES LLC	\$152.13
0000203024	09/17/2024	W.B. MASON CO., INC.	\$76.77
Total for Credit Acct	AFFORDABLE HOUSING CORP OF GLASSBORO		\$1,131.09



RESOLUTION #2024-49

**RESOLUTION ACCEPTING AND APPROVING
AUDIT FOR PERIOD
JANUARY 1, 2023 TO DECEMBER 31, 2023
AS PREPARED BY
BOWMAN & COMPANY LLP
HOUSING AUTHORITY OF THE BOROUGH OF GLASSBORO**

WHEREAS, the Housing Authority of the Borough of Glassboro (GHA) is a Public Housing Authority and authorized to act in said capacity relative to the United States Department of Housing and Urban Development (HUD); and

WHEREAS, HUD requires an audit of its operations; and

WHEREAS, the audit must be performed by a Certified Public Accountant not having any interest, direct or indirect, in the Authority, such as family relationship with PHA members or officials or any other related activity, and said audit may not be performed by the Fee Accountant; and

WHEREAS, the firm of Bowman & Company, LLP, an independent accounting and auditing firm has performed an audit for GHA FY 2023 as authorized by RES#2023-66 in accordance with auditing standards generally accepted in the USA, the standards applicable to financial audits contained in Government Auditing Standards issued by the Comptroller General and in compliance with audit requirements prescribed by the Bureau of Authority Regulation, Division of Local Government Services, Department of Community Affairs, State of New Jersey; as attached hereto and made a part hereof; and

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Housing Authority of the Borough of Glassboro that the FY2023 Audit prepared by Bowman & Company LLP has been reviewed and is hereby accepted as presented; and

BE IT FURTHER RESOLVED that copies of the FY2023 Audit shall be submitted to HUD and other parties as required by law.

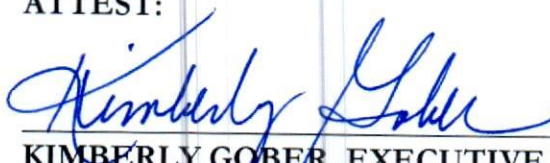
ADOPTED at a Regular Meeting of the Board of Commissioners of the Housing Authority of the Borough of Glassboro; held on the 17th day of September 2024 by a vote of 4 in favor, 0 opposed and 0 abstentions.

<u>Commissioners</u>	<u>Motion</u>	<u>Second</u>	<u>Aye</u>	<u>Nay</u>	<u>Abstention</u>	<u>Absent</u>
Jay Lapp	✓					
Shirley Anderson			✓			
Andrew Halter			✓			
Jacob Hines		✓				
Thuraisingham Mohanakanthan						✓

THE HOUSING AUTHORITY OF THE BOROUGH OF GLASSBORO


JAY LAPP, CHAIRMAN

ATTEST:


KIMBERLY GOBER, EXECUTIVE DIRECTOR

DATED: SEPTEMBER 17, 2024

RESOLUTION #2024-50

RESOLUTION ESTABLISHING UPDATED

PAYMENT STANDARDS FY 2024-2025

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

WHEREAS, the U.S. Dept. of HUD has entered into an Annual Contributions Contract (ACC) with the Housing Authority of the Borough of Glassboro (GHA) for the Section 8 Housing Choice Voucher Program; and

WHEREAS, the U.S. Dept. of HUD has published a new Small Area Fair Market Rents (SAFMR) Schedule FY2024-2025, effective October 1, 2024; and

WHEREAS, the GHA wishes to update its Payment Standards Schedule for the Section 8 HCV Program in accordance with the new SAFMR.

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Housing Authority of the Borough of Glassboro that the Payment Standard for the Section 8 Voucher Program shall be calculated at 110% of the FY 2024-2025 Small Area Fair Market Rents, as established by HUD.

BE IT FURTHER RESOLVED that this resolution shall supersede all previous resolutions establishing Payment Standards for the Section 8 Housing Choice Voucher Program.

ADOPTED at a Regular Meeting of the Board of Commissioners of the Housing Authority of the Borough of Glassboro; held on the 17th day of September 2024 by a vote of 4 in favor, 0 opposed and 0 abstentions.

<u>Commissioners</u>	<u>Motion</u>	<u>Second</u>	<u>Aye</u>	<u>Nay</u>	<u>Abstention</u>	<u>Absent</u>
Jay Lapp			✓			
Shirley Anderson		✓				
Andrew Halter	✓					
Jacob Hines			✓			
Thuraisingham Mohanakanthan						✓

THE HOUSING AUTHORITY OF THE BOROUGH OF GLASSBORO


JAY LAPP, CHAIRMAN

ATTEST:


KIMBERLY GOBER, EXECUTIVE DIRECTOR

DATED: SEPTEMBER 17, 2024

RESOLUTION #2024-51

RESOLUTION AUTHORIZING EXECUTION
OF CONTRACT FOR
WATER PENETRATION REPAIR SERVICES

WHEREAS, the Housing Authority of the Borough of Glassboro (GHA) has a need for water penetration repair services at the rear of 28 Williams Street; and

WHEREAS, GHA has solicited quotes for said services in accordance with GHA's Procurement Policy; and

WHEREAS, the most qualified quote is from **TRISTATE MASONRY RESTORATIONS LLC.** at the cost of **\$10,600.00**, for water penetration repair services and is proper and responsive to the specifications provided.

WHEREAS, the Finance Director has identified funds are sufficient to cover the cost of repairs in an amount not to exceed **\$13,750.00**.

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Housing Authority of the Borough of Glassboro, that the contract with **TRISTATE MASONRY RESTORATIONS LLC.** at the cost of **\$10,600.00**, for water penetration repair services is hereby approved.

IT IS FURTHER RESOLVED that the Executive Director be and is hereby authorized to execute a contract for water penetration repair services in accordance with the quote received, for a contract amount **\$10,600.00** with a not to exceed limit of **\$13,750.00**.

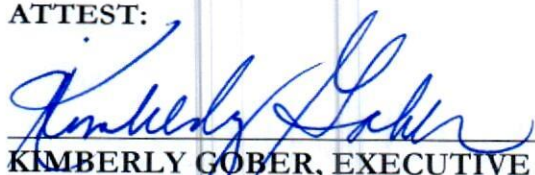
ADOPTED at a Regular Meeting of the Board of Commissioners of the Housing Authority of the Borough of Glassboro; held on the 17th day of September 2024 by a vote of 4 in favor, 0 opposed and 0 abstentions.

<u>Commissioners</u>	<u>Motion</u>	<u>Second</u>	<u>Aye</u>	<u>Nay</u>	<u>Abstention</u>	<u>Absent</u>
Jay Lapp			✓			
Shirley Anderson	✓					
Andrew Halter		✓				
Jacob Hines			✓			
Thuraisingham Mohanakanthan						✓

THE HOUSING AUTHORITY OF THE BOROUGH OF GLASSBORO


JAY LAPP, CHAIRMAN

ATTEST:


KIMBERLY GOBER, EXECUTIVE DIRECTOR
DATED: SEPTEMBER 17, 2024



Housing Authority of Gloucester County Affordable Housing Operations

100 Pop Moylan Boulevard, Deptford, New Jersey 08096

Phone: (856) 8454959 Option 3 www.hagc.org

QUOTE FOR SMALL PURCHASE QSP

Re: 28 Williams Street (Rear of Building Pressure Washing, Caulking, Brick Pointing, Water Sealant)

Housing Authority of the Borough of Glassboro
Affordable Housing Operations
100 Pop Moylan Boulevard
Deptford, New Jersey 08096

Date: 8.1.24

Water Sealant Services

GENERAL PROJECT DESCRIPTION

The Housing Authority of Gloucester County (hereinafter referred to as "Authority") seeks a licensed, professional contractor to provide water sealant services to the rear of the two-story building located at 28 Williams St, Glassboro, NJ. The project consists of all supervision, labor, material, tools and equipment required to successfully complete the project.

The contractor is to take into consideration that the project area will be fully occupied during the construction period and must not interfere with the daily operation of the building or the safety of Authority staff. Pathways are to be kept clear, work areas are to be sectioned off to prevent unwanted entry and/or to contain the spread of dust.

COMPLIANCE

All work, equipment and installation must comply with the current building code provisions of all governing authorities of the following standards.

1. International Building Code
2. Local Building Code
3. New Jersey Uniform Construction Code

REQUIRED DOCUMENTS

Contractor to provide the following documents prior to being awarded the contract:

IRS Form W-9

Certificate of Insurance for General Liability, Vehicle Liability and Workmen's Compensation

NJ Business Registration



Housing Authority of Gloucester County Affordable Housing Operations

100 Pop Moylan Boulevard, Deptford, New Jersey 08096

Phone: (856) 8454959 Option 3 www.hagc.org

TAX

The Housing Authority of the Borough of Glassboro is tax exempt, documentation will be provided.

SCOPE OF WORK:

Pressure wash rear of 28 Williams Street

Remove all caulk on rear windows and replace with new backer rod and caulk

Spot point all cracked and missing mortar on rear of building

Apply VOC Compliant Water Repellant to brick per the written manufacturers specifications. Manufacturer product name to be supplied to Authority prior to application for approval.

Tax:

The Housing Authority of Gloucester County is tax exempt, documentation will be provided

Down Payment:

The Housing Authority of the Borough of Glassboro is unable to provide down payment due to HUD procurement Policies.

Contractor is required to schedule a site meeting for accurate measurements and dimensions.

For questions or access to the site please contact:

John Rasmus, Property & Modernization Manager

C: 856.237.5070 Email: johnr@hagc.org

QUOTATION SHEET

(ATTACHMENT-B)
Please Print or Type

HOUSING AUTHORITY
of GLOUCESTER COUNTY
FINANCE DEPARTMENT

LOCATION OF NEED						(ATTACH WRITTEN QUOTES AND APPLICABLE CATALOG SHEETS)							
28 Williams Street GHA						NOTE: A MINIMUM OF 3 QUOTES ARE REQUIRED FOR PURCHASES OVER \$2,000.							
REQUESTED PURCHASE (use multiple lines when neccessary)		DESCRIBE ITEM(s) or SERVICE		QUOTE # 1 (Enter Vendor Info Below)		QUOTE # 2 (Enter Vendor Info Below)		QUOTE # 3 (Enter Vendor Info Below)		QUOTE # 4 (Enter Vendor Info Below)			
Pressure washing / caulking / pointing & water sealant services				10,600.00		14,000.00		N/R					
Shipping and Handling Charges (if any)													
COLUMN TOTAL				10,600.00		14,000.00		-		-			
TOTAL													
#	VENDOR							VENDOR CONTACT		TELEPHONE			
1	Tristate Masonry												
	ADDRESS							CITY		ST	ZIP		
	12 Farmingham Dr							Sewell		NJ	08080		
	DATE OF QUOTE	TYPE:	VERBAL	CATALOG	WRITTEN / EMAIL		VENDOR MODEL/CATALOG NO.		DATE AVAILABLE				
	8/16/24				x								
#	VENDOR							VENDOR CONTACT		TELEPHONE			
2	ANS Contracting												
	ADDRESS							CITY		ST	ZIP		
	6 Hart Lane							Vetnor		NJ	08406		
	DATE OF QUOTE	TYPE:	VERBAL	CATALOG	WRITTEN / EMAIL		VENDOR MODEL/CATALOG NO.		DATE AVAILABLE				
	8/20/24				x								
#	VENDOR							VENDOR CONTACT		TELEPHONE			
3	North Star Power Washing												
	ADDRESS							CITY		ST	ZIP		
	5111 Tanyard Oaks Ct							Sewell		NJ	08080		
	DATE OF QUOTE	TYPE:	VERBAL	CATALOG	WRITTEN / EMAIL		VENDOR MODEL/CATALOG NO.		DATE AVAILABLE				
#	VENDOR							VENDOR CONTACT		TELEPHONE			
4													
	ADDRESS							CITY		ST	ZIP		
	DATE OF QUOTE	TYPE:	VERBAL	CATALOG	WRITTEN / EMAIL		VENDOR MODEL/CATALOG NO.		DATE AVAILABLE				
SELECTED VENDOR						REMARKS:							
1	Tristate Masonry					Vendor 1 submitted lowest responsive and responsible quote. Vendor previous project are satisfactory. Vendor 3 has been deemed NR with no response to online contact submittal.							
WAS A COST BENEFIT ANALYSIS DONE?						BY WHOM?							
NO <input type="checkbox"/> YES (Copy Attached) <input checked="" type="checkbox"/>													
CLASSIFICATION OF PURCHASE (IF LESS THAN 3 QUOTES ARE PROVIDED)													
EMERGENCY PURCHASE						OTHER:							
NJ STATE GVT CONTRACT													
VALUE REQUIRES ONLY ONE													
SINGLE SOURCE ITEM													
QUOTES PROCURED BY		MGMT APPROVED (if diff)		FINANCIAL OFFICER		APPROVING OFFICER SIGNATURE		DATE					



TRISTATE
MASONRY RESTORATIONS LLC
NJ LIC # 13VH00754300
12 Farmingham Drive
Sewell, New Jersey 08080-2135

(856) 229-1669 FixBrixNJ@aol.com

TO: Gloucester County Housing
100 Pop Moylan Boulevard
Deptford, New Jersey

PROPOSAL

PHONE 856.237.5070	DATE 8/16/24
JOB NAME / LOCATION 28 Williams Street Glassboro Rear of building	
JOB NUMBER 8164	JOB PHONE

We hereby submit specifications and estimates for:

Pointing, Caulking, and Water Repellant

- 1.) Pressure wash rear of building to prepare for water repellant.
- 2.) Remove and replace caulk on rear windows with urethane sealant.
- 3.) Spot point any cracked or missing mortar on rear of building.
- 4.) Apply VOC compliant Water repellant to brick.

We Propose hereby to furnish material and labor — complete in accordance with the above specifications, for the sum of: **10600.00** dollars (\$).

Payment to be made as follows:
At Job Completion.

All material is guaranteed to be as specified. All work to be completed in a professional manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado, and other necessary insurance. Our workers are fully covered by Worker's Compensation insurance.

Acceptance of Proposal — The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Date of Acceptance: _____

Authorized
Signature _____

Note: This proposal may be
withdrawn by us if not accepted within _____ days.

Signature _____

Signature _____

RESOLUTION #2024-52

RESOLUTION APPROVING REVISED
CHECK SIGNING AUTHORIZATION POLICY

WHEREAS, in accordance with N.J.S.A 40A:5-16.5; N.J.A.C 5:31-4.1, 4.2; N.J.A.C 5:30-9A; Local Finance Notice 2018-13, the Housing Authority of the Borough of Glassboro (GHA) adopted a Check Signing Authorization Policy via RES#18-54; and

WHEREAS, this policy identifies those people who are authorized to sign and issue checks on its behalf and in the manner in which those checks will be issued for all GHA bank accounts and the bank accounts of the affiliated entity Affordable Housing Corporation of Glassboro (AHCG); and

WHEREAS, GHA has reviewed and updated the policy, a copy of which is attached and incorporated herein.

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Housing Authority of the Borough of Glassboro that the revised Check Signing Policy be and hereby is approved and shall supersede all prior policies addressing the subject matter contained herein.


ADOPTED at a Regular Meeting of the Board of Commissioners of the Housing Authority of the Borough of Glassboro; held on the 17th day of September 2024 by a vote of 4 in favor, 0 opposed and 0 abstentions.

<u>Commissioners</u>	<u>Motion</u>	<u>Second</u>	<u>Aye</u>	<u>Nay</u>	<u>Abstention</u>	<u>Absent</u>
Jay Lapp			✓			
Shirley Anderson	✓					
Andrew Halter		✓				
Jacob Hines			✓			
Thuraisingham Mohanakanthan						✓

THE HOUSING AUTHORITY OF THE BOROUGH OF GLASSBORO


JAY LAPP, CHAIRMAN

ATTEST:


KIMBERLY GOBER, EXECUTIVE DIRECTOR
DATED: SEPTEMBER 17, 2024



CASH MANAGEMENT AND CHECK SIGNING AUTHORIZATION POLICY

ADOPTED:
January 1, 2018

REVISED:
January 2022
September 2024

Housing Authority of the Borough of Glassboro

Cash Management and Check Signing Authorization Policy

The Housing Authority of the Borough of Glassboro (GHA) hereby establishes this Cash Management and Check Signing Authorization Policy to identify those people who are authorized to sign and issue checks on its behalf, and the manner in which those checks will be issued. This Policy shall apply to all GHA bank accounts and the bank accounts of instrumentalities and affiliated entities of GHA.

This Policy is drafted and implemented in accordance with *N.J.S.A. 40A:5-14*, *N.J.S.A. 40A:5-16.5*; *N.J.A.C. 5:31-4.1*, 4.2; *N.J.A.C. 5:30-9(A)*; Local Finance Notice 2018-13. Although these regulations do not legally apply to non-public funds used by its instrumentalities and affiliated entities, GHA has deemed it good practice and therefore it is followed by all entities.

GHA is a member of the JCMI/CYBER JIF and the NJPHAJIF and will follow the MEL's JCMI Banking Best Practices governing wire transfers, ACH Payments, and check issuance. The Finance Director will further confirm that GHA's financial institution will adhere to these requirements. The Best Practices are attached hereto and are incorporated into this Policy.

1. All persons submitting a claim for payment from GHA moneys shall present a detailed bill of items or demand, specifying how the bill or demand is made up, with the certification of the party claiming payment that it is correct. In accordance with *N.J.S.A. 40A:5-16(a)* and *N.J.A.C. 5:30-9(A)(6)*, and Board of Commissioners (Board) Resolution #15-03, the purchase of goods and services under Five Thousand Dollars (\$5,000.00) does not require a vendor certification, but for the exceptions enumerated in such statute including payments as reimbursement of employee expenses or payment for personal services.
2. All claims shall carry a certification of an official or designated employee of GHA having knowledge of the facts that the goods have been received by, or the services rendered to GHA.
3. All Housing Assistance Payments (HAP) checks for the Section 8 Voucher Program will be signed by the computer-generated automated signatures of the Executive Director and Board Chairperson. All HAP checks are supported by an executed HAP contract between GHA and the landlord and therefore no additional certification is required.
4. All non-HAP checks of Five Hundred Dollars (\$500.00) or less will be signed by the computer-generated automated signatures of the Executive Director and Board Chairperson.
5. All non-HAP checks greater than Five Hundred Dollars (\$500.00) will be signed manually by two (2) authorized signatories.

6. The following are designated individuals whose signatures may appear on check(s) drawn upon the Treasury of GHA. In the event a check is made payable to one of the signatories, which are identified below, an alternative authorized signatory is required.
 - a. All Board Members from their respective entities with appropriate bank signature card on file with GHA;
 - b. Executive Director;
 - c. Deputy Executive Director;
 - d. Human Resource Director;
 - e. Executive Assistant;
 - f. The Finance Director (in the event no other designated individual is reasonably available and signature is required).
7. Payments on invoices should not be split into less than Five Hundred Dollars (\$500.00) increments for the sole purpose of utilizing the computer rather than manually signing said checks.
8. The supporting data for each check shall be available for the signer to review at the time of signing.
9. With the exception of HAP checks, payroll checks and bills paid on the interim, the Board must approve all payments through the monthly bill lists presented at the Board Meeting. Interim payments are approved after payment and shall be included on the bill list presented to the Board for acknowledgement, or ratification. All non-public entities' bills are monitored monthly by GHA and approved and/or ratified at their annual meeting.
10. All claims approved for payment by the Board shall be recorded in the minutes of the authority meetings and shall, upon approval of the minutes, be made available to the public, upon request.
11. The payments of certain claims may be paid without delay or prior approval of the Board following the approval of a properly prepared, completed, and authorized (through the Executive Director's signature) Payment Voucher. These payments are considered "payments on the interim" and are included in the monthly bill list for Board approval. They include the following types of bills:
 - a. Utilities – including water, sewer; electric, gas, oil, etc.
 - b. Pre-approved telecommunication services – including telephone, mobile phones, data lines, internet, and cable services;
 - c. Pre-approved insurance premiums;
 - d. Payments in lieu of taxes and taxes;
 - e. Reimbursements to tenants/estates for out-of-pocket costs or refunds of security deposits or credit balances;
 - f. Funding for various escrow accounts;
 - g. Disbursements of client escrow accounts;
 - h. Replenishment of petty cash funds;

- i. Inter-fund payments;
 - j. Authorized management and administrative fees;
 - k. Mortgage payments;
 - l. Emergency repair/replacement costs;
 - m. Weekly payroll withholdings and related expenses;
 - n. Governmental agency fees and charges (i.e. inspection fees);
 - o. Fees for training seminars and travel expenses;
 - p. Incidental repair/equipment costs under One Thousand Dollars (\$1,000.00);
 - q. Reasonable relocation costs associated with a temporary relocation of a tenant of an owned/ managed property;
 - r. Other items as specified in writing by the Executive Director; and
 - s. Contractors that have a contract and/or resolution that was previously approved by the Board.
12. The manner and time in which salaries, wages or other compensation for services shall be paid shall be in accordance with GHA's Personnel Policies and Employee Manual and Collective Bargaining Agreement. Paychecks to employees shall be signed by the computer-generated automated signatures of the Executive Director and Board Chairperson. Payroll checks are required to be Direct Deposit, although on rare occasions a paper check may be necessary. As stated in Section 9 above, payroll checks are not included in the monthly bill list.
13. In accordance with *N.J.S.A. 40A:5-1 et seq.* and as an alternative to paper checks, GHA is authorized to pay claims electronically using electronic fund technology (EFT).
14. With respect to the use of EFT for the payment of HAP pursuant to HAP Contracts, the Section 8 Supervisor shall be the initiator and the Finance Director shall be the authorizer. For any transfers initiated by the Finance Director, the Executive Director shall authorize the transfer. In the event that the Executive Director is unavailable, the transfer shall be authorized by the Executive Assistant.
15. With respect to the use of EFT for vendors, the Accounts Payable Technician shall be the initiator, and the Executive Director shall be the authorizer. The authorization is evidenced by signature on the Payment Voucher and on the Direct Deposit Bank Report. In the event that the Executive Director is unavailable, the transfer shall be authorized by the Executive Assistant.
16. With respect to the use of EFT for employee's paychecks, the Human Resources Administrator shall be the initiator, and the Finance Director shall be the authorizer.
17. On no less than a weekly basis, activity reports on all EFT-based transactions shall be reviewed by the Finance Director. Such review shall be completed by review of the Check Register to determine if the Register includes any electronic funds transfers.
18. Any activity report on the EFT-based transactions generated by the Finance Director must be reviewed by the Executive Director.

19. In conjunction with the monthly bank reconciliation to the General Ledger, reconciliation of the actual EFT transactions to the accounting records shall be performed at least monthly and maintained for audit.
20. Each bill list approved or ratified by the Board shall indicate the type of technology utilized in each EFT transaction.
21. The EFT must allow verification that a payment is not being diverted to an individual or entity other than the one authorized to receive payment. Such verification shall occur through requiring each individual to complete a Direct Deposit Authorization Form along with a copy of a voided check and by performing a validity test on the bank account. The Section 8 Supervisor shall ensure that the identity of landlords completing the Direct Deposit Authorization Form corresponds to the W-9 form completed by the landlord.
22. Electronic funds transfers through Automated Clearing House (ACH) must utilize Electronic Data Interchange (EDI) technology. Any user uploading an ACH file shall check the amounts and recipients against a register displaying ACH payments. The Finance Director uploads and verifies the contents of the ACH file.
23. GHA will obtain a printed confirmation from the bank that the wire was sent and/or the ACH was processed by the designated banking depository.
24. GHA shall use the Positive Pay service provided by the banking institution.
25. In accordance with *N.J.A.C. 5:30-9(A)(4)*, GHA is authorized to use charge cards issued by a specific vendor for the utilization of goods and services provided by said vendor. Outstanding balances on all charge cards shall be paid in full each month.
26. The Executive Director shall approve of the specific individuals designated to use each charge card. Designated users shall execute the Charge Card Use Agreement acknowledging their understanding of the policies and procedures for usage and financial responsibility for misuse attached hereto as Attachment "A".
27. The Finance Director shall obtain annually from Financial Institution providers of EFT evidence of satisfactory internal controls.
28. GHA shall operate all EFT in accordance with the cyber security framework specified in *N.J.A.C. 5:33-1.1* and the best practices as required by the JCM/Cyber JIF attached hereto as Attachment "B".

Attachment "A"

HOUSING AUTHORITY OF THE BOROUGH OF GLASSBORO

CHARGE CARD USE AGREEMENT

This Charge Card Use Agreement (Agreement) is between the Housing Authority of the Borough of Glassboro, its affiliates and instrumentalities (collectively referred to herein as "GHA") and _____ ("Employee").

By my signature on this Agreement, I agree to comply with and be bound by the following conditions:

1. I understand the vendor card is GHA property and I will be making financial commitments on behalf of GHA when using this Card. I agree that the use of this Card is limited to business purposes authorized by GHA. I agree this Card must not be used for any personal, unauthorized or illegal charges and any such misuse will result in disciplinary action up to and including termination of employment.
2. I understand that documentation of expenses shall be submitted to the Finance Department within ten (10) days.
3. I understand that GHA may review and investigate the use of this Card, and I have no expectation of privacy concerning any charges incurred. I will cooperate with any such review or investigation.
4. I agree to be held personally liable for the total dollar amount of any improper charge incurred plus any administrative fees assessed in connection with misuse of this Card. I agree that a personal, unauthorized or illegal charge made by me, including any administrative fees and/or finance charges assessed in connection with such charge and paid for by GHA will be considered a personal loan to be repaid through payroll deduction. If such deductions are not permissible or feasible, I will repay GHA these amounts plus any finance or other charges due in connection with the misuse of this Card and GHA may take appropriate legal action to collect monies owed. I agree to pay GHA's expenses, including attorneys' fees, incurred in its collection efforts. I agree that I may be liable for improper charges that result from allowing others to use this Card.
5. I agree to immediately notify the Finance Director upon discovering this Card has been lost, misused, stolen or subject to fraud or unauthorized use. I agree to cooperate with any investigation concerning the loss, theft or suspected misuse of this Card.

Employee

Date

Executive Director

Date

Attachment "B"

BEST PRACTICES FOR WIRE TRANSFERS AND ACH PAYMENTS

Wire transfer fraud cyber-attacks cost U.S. businesses billions of dollars each year. A number of covered entities have experienced breaches to their information systems related to wire transfers with financial institutions that have resulted in losses that far exceed their crime and cyber insurance coverage. Many of these events could have been avoided by applying vigilant oversight and compliance with "best practice" guidelines.

The following is a list of best practices that the MEL JCMI requires the JCMI and MEL affiliated members to review and implement with their Administration, Chief Financial Officer, and lending institution to ensure all necessary protections are in place. Failure to adhere to these required practices may lead to an increase in deductible, denial of claim or termination of coverage.

Best Practices for Wire Transfers and ACH Payments

1. **Review contracts with financial institutions** – Your entity's legal counsel must immediately review all agreements and be certain that the "presumptive liability" is placed on financial institutions that process wire transfers and ACH payments.
2. **Confirm receipt of Best Practices** – Verify that your Chief Financial Officer has reviewed each of these practices and provides specific "no exception guidelines" as to wire transfer and ACH payment policy and procedures.
3. **Include Best Practices in Annual Cash Management Plan** – Require that your Chief Financial Officer includes the entire Best Practices for Wire Transfer, ACH Payments, and Check Issuance protocol as part of the Annual Cash Management Plan pursuant to N.J.S.A. 40A:5-14, which is required to be adopted annually by the governing body.
4. **Establish specific wire transfer and ACH payment requirements** – Wire transfers payments are completed the same day while ACH payments take 1-2 business days for the transaction to be completed. Banking institutions have indicated that ACH payments are more secure than wire transfers. The following requirements must be part of your wire transfer and ACH payments policy:
 - a. Identify at least two authorized individuals in the covered entity who are authorized to execute and confirm wire transfers and ACH payments respectively. The Official with financial administrative rights that is tasked with this process is required to have an appropriate level of responsibility. This official will set up the wire transfer or the ACH payment and the other official, also with an appropriate level of responsibility will authorize the release of the wire or ACH payment directly with the bank utilizing a separate platform other than the electronic platform utilized to initiate the wire, i.e., Telephone call or Phone Text, not an email on the same network.

- b. Free form wire transfers and ACH payments must be blocked in the banking system. Only wire transfers where an approved wire or ACH template is authorized are allowed. Wire and ACH Template authorizations should go through the same approval process as noted in a. above, wherein the Finance office initiates and the Administrative office confirms. Also, any changes to a template must be authorized using this same process. A wire transfer or ACH payment requires at least two forms of verification from the vendor bank before a transfer can be authorized. The verification should include: (i) Multi-factor authentication for each authorized user; (ii) user verbal authorization and verbal confirmation using phone contact information on file, not the phone number in an email; and (iii) a limited email exchange to confirm the wire transfer. The additional factor(s) can be a text with a code sent to an authorized user's smartphone, a hard token, or biometrics. The email exchange shall never contain specific information relating to the actual contents of the transfer.
- c. For all wire/ACH transfer of funds, the following information is required:
 - i. Must create a template for all transactions.
 - ii. Name of person spoken to, including the recipient vendor title and telephone number.
 - iii. Name of the two individuals from the covered entity that verbally and in writing confirmed the authorization of the transfer, and the receiving bank information, including routing number, account number and dollar amount.
 - iv. Confirming telephone call to vendor/receiving entity verifying transfer authorization, receiving bank information including routing number, account number and dollar amount.
 - v. Memorialization of the transfer and confirmation of completion of the transaction.
 - vi. Exception to the above is when a recurring transaction with an established template is transacted, steps iii-v will not have to be completed.
- d. Memorialization of each transfer/payment must be filed with the Chief Financial Officer/JIF treasurer and made available for audit.
- e. A detailed description of all wire transfers and ACH payments must be filed with the Chief Administrative Officer and the Clerk.
- f. Verbally confirm, within 24 hours, with receiving vendor/entity that the funds were credited to their account.
- g. Entities are required to establish a policy restricting the frequency of wire transfers to infrequent or emergent matters, and real estate transactions, rather than for routine payments to vendors. The frequency of fraudulent transactions for wire transfers is far greater than for checks. Templates must be set up for wire transfers and ACH payments.

- h. Entities are required to placing a dollar limit on wire transfers and ACH payments that is reasonable to your size entity but recognize when setting that limit that your coverage is limited to the maximum coverage of the crime policy and your entity will be responsible for any losses between the coverage limits and the wire limit you set.
- i. Establish on-line banking alerts for all wires & ACHs changes to a template. The online banking policy must include a requirement that the wire/ACH is not released until the recipient of the alert approves it.
- j. Covered entities are required to restrict all permissions on international wires. Authorized users are required to set up the restrictions on the banking institution's on-line system.
- k. Each Chief Financial Officer must utilize blocks and alerts in their banking system to ensure that any transactions not specifically authorized will be flagged by the banking system, and the Chief Financial Officer must authorize each flagged transaction. **The use of a Payee Positive Pay system for all checks and ACH transactions is required.** Additionally, daily review of overnight transactions and balances to identify any unusual transactions or events is strongly recommended.
- l. Notify the bank and Chief Financial Officer/Treasurer/Responsible individual immediately if suspicious activity is detected.

Cyber Insurance and Wire Transfers

Generally speaking, wire transfer fraud is considered a theft and there may be limits of up to \$250,000 depending on the incident. That leaves a potential gap for significant exposure. There are important coverage contingencies in many policies, such as that the coverage will apply only if you "**properly verify the instructions to transfer such assets by following a prearranged procedure to authenticate the request.**" The bottom line is, insurers have been moving to restrict or eliminate coverage altogether, especially if proper controls are not in place. Many of the losses that we are seeing today throughout government agencies are easy to prevent, but also easy to create significant losses. Prudent controls must be implemented to protect our members and covered entities and minimize exposure, as well as to qualify for coverage.

TABLED

RESOLUTION #2024-53

RESOLUTION AUTHORIZING EXECUTIVE SESSION

WHEREAS, While the Sen. Byron M. Baer Open Public Meetings Act (OPRA, NJSA 10:4-6et seq.) requires all meetings of the Borough of Glassboro Housing Authority to be held in public, NJSA 10:4-12(b) sets forth nine (9) types of matters that may lawfully be discussed in "Executive Session", i.e., without the public being permitted to attend and:

WHEREAS, the Borough of Glassboro Housing Authority has determined that _____ issues are permitted by NJSA 10:4-12 (b) to be discussed without the public in attendance shall be discussed during an Executive Session to be held on September 17th, 2024, 5:00 P.M. and;

WHEREAS, the nine (9) exceptions to public meetings set forth in NJSA 10:4-12(b) are listed below with the number of issues and any additional information shall be written:

- 1) **"Any matter which, by express provision of Federal law, State statute of rule of court shall be rendered confidential or excluded from public discussion"** the legal citation to the provision at issue is _____ and the nature of the matter described as specifically as possible without undermining the need for confidentiality is _____

- 2) **"Any matter in which the release of information would impair a right to receive funds from the federal government."** The nature of the matter, described as specifically as possible without undermining the need for confidentiality is _____

- 3) **"Any material the disclosure of which constitutes an unwarranted invasion of privacy such as any records, data, reports, recommendations, or other personal material of any educational, training, social service, medical, healthy, custodial, child protections, rehabilitation, legal defenses, welfare, housing, relocation, insurance and similar program or institution operated by a public body pertaining to any specific individual admitted to or served by such institution or program, including but not limited to information relative to the individual's personal and family circumstances, and any material pertaining to admission, discharge, treatment, progress or condition of any individual, unless the individual concerned (or, in the case of a minor or incompetent, his guardian) shall request in writing that the same be disclosed publicly."** The nature of the matter, described as specifically as possible without undermining the need for confidentiality is _____

- 4) **"Any collective bargaining agreement, or the terms and conditions of which are proposed for inclusion in any collective bargaining agreement, including the negotiation of terms and conditions with employees or representatives of employees of the public body."** The collective bargaining contract(s) discussed are between the Board and _____

- 5) **"Any matter involving the purchase lease or acquisition of real property with public funds, the setting of bank rates or investment of public funds where it could adversely affect the public interest if discussion of such matters were disclosed."** The nature of the matter, described as specifically as possible without undermining the need for confidentiality is _____

- 6) **"Any tactics and techniques utilized in protecting the safety and property of the public provide that their disclosure could impair such protection. Any investigations of violations or possible violations of the law."** The nature of the matter, described as specifically as possible without undermining the need for confidentiality is _____

- 7) **"Any pending or anticipated litigation or contract negotiation in which the public body is or may become a party. Any matter falling within the attorney-client privilege, to the extent that confidentiality is required in order for the attorney to exercise his ethical duties as a lawyer."** The parties to and docket number of each item of litigation and/or the parties to each contract discussed are _____

- and the nature of the discussion, described as specifically as possible without undermining the need for confidentiality is _____

- 8) **"Any matter involving the employment, appointment, termination of employment, terms and conditions of employment, evaluation of the performance, promotion or disciplining in of any specific prospective public officer or employee or current public officer or employee employed or appointed by the public body, unless all individual employees or appointees whose rights could be adversely affected request in writing that such matter or matters be discussed at a public meeting."** Subject to the balancing of the public's interest and the employee's privacy rights under *South Jersey Publishing Co. vs New Jersey Expressway Authority*, 124 NJ 478, the employee(s) and nature of the discussion, described as specifically as possible without undermining the need for confidentiality are _____

- 9) **"Any deliberation of a public body occurring after a public hearing that may result in the imposition of a specific civil penalty upon the responding party or the suspension or loss of a license or permit belonging to the responding party as a result of an act of omission for which the responding party bears responsibility."** The nature of the matter, described as specifically as possible without undermining the need for confidentiality is _____

WHEREAS, the length of the Executive Session is estimated to be _____ minutes after which the public meeting of the Borough of Glassboro Housing Authority shall (circle one) reconvene and immediately adjourn or reconvene and proceed with business.

NOW, THEREFORE, BE IT RESOLVED that the Board of Commissioners of the Borough of Glassboro Housing Authority will go into Executive Session for only the above stated reasons;

BE IT FURTHER RESOLVED that the Chairman, Vice Chairman, or their designee, at the present public meeting, shall read aloud enough of this resolution so that members of the public in attendance can understand, as precisely as possible, the nature of the matters that will privately be discussed.

BE IT FURTHER RESOLVED that the Secretary, on the next business day following this, shall furnish a copy of this resolution to any member of the public who requests one at the fees allowed by NJSA 47:1A-1 et seq.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION APPROVED BY THE BOARD OF COMMISSIONERS OF THE BOROUGH OF GLASSBORO HOUSING AUTHORITY AT IT'S PUBLIC MEETING HELD ON SEPTEMBER 17, 2024.

ADOPTED at a Regular Meeting of the Board of Commissioners of the Housing Authority of the Borough of Glassboro; held on the 17th day of September 2024 by a vote of ____in favor, ____opposed and ____abstentions.

<u>Commissioners</u>	<u>Motion</u>	<u>Second</u>	<u>Aye</u>	<u>Nay</u>	<u>Abstention</u>	<u>Absent</u>
Jay Lapp						
Shirley Anderson						
Andrew Halter						
Jacob Hines						
Thuraisingham Mohanakanthan						

THE HOUSING AUTHORITY OF THE BOROUGH OF GLASSBORO

JAY LAPP, CHAIRMAN

ATTEST:

KIMBERLY GOBER, EXECUTIVE DIRECTOR

DATED: SEPTEMBER 17, 2024