

NEW JERSEY FINANCE BOARD

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Wednesday, October 11, 2023

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Hearing before the New Jersey Finance Board taken via Zoom videoconference before Aubrey D. McNally, (30XI00234300), Certified Court Reporter, Registered Professional Reporter and Notary Public of the State of New Jersey, on the above date, commencing at 10:00 a.m., there being present:

BOARD MEMBERS:

JACQUELYN SUAREZ

NICHOLAS BENNETT

ALAN AVERY

WILLIAM CLOSE

IDIDA RODRIGUEZ

DOMINICK DIROCCO

DANA JONES

1 MS. SUAREZ: I believe the first item
2 before the board today is going to be last
3 month's meeting minutes.

4 Do I have a motion to adopt the
5 September 13th, 2023 minutes?

6 MR. AVERY: So moved.

7 MS. RODRIGUEZ: Second.

8 MR. BENNETT: Ms. Suarez?

9 MS. SUAREZ: Yes.

10 MR. BENNETT: Mr. Di Rocco?

11 MR. DI ROCCO: Yes.

12 MR. BENNETT: Mr. Close?

13 MR. CLOSE: Yes.

14 MR. BENNETT: Mr. Avery?

15 MR. AVERY: Yes.

16 MR. BENNETT: Ms. Rodriguez?

17 MS. RODRIGUEZ: Yes.

18 MR. BENNETT: Motion approved.

19 MS. SUAREZ: Thank you. Ms. Jones,
20 would you please walk us through the complaint
21 considerations before the board.

22 MS. JONES: Yes, thank you. First off
23 before the board is 19006. This is a notice of
24 determination to dismiss for no reasonable
25 factual basis.

1 MS. SUAREZ: Any questions on that one?

2 Hearing none, do we have a motion?

3 MS. RODRIGUEZ: I make the motion.

4 MR. BENNETT: I heard Mr. Di Rocco first.

5 Ms. Rodriguez, would you like second?

6 MS. RODRIGUEZ: Yes.

7 MR. BENNETT: Ms. Suarez?

8 MS. SUAREZ: Yes.

9 MR. BENNETT: Mr. Di Rocco?

10 MR. DI ROCCO: Yes.

11 MR. BENNETT: Mr. Close?

12 MR. CLOSE: Yes.

13 MR. BENNETT: Mr. Avery?

14 MR. AVERY: Yes.

15 MR. BENNETT: Ms. Rodriguez?

16 MS. RODRIGUEZ: Yes.

17 MS. JONES: Next up for the board's

18 consideration is 22021, notice of a

19 determination to dismiss for no reasonable

20 factual basis.

21 MS. SUAREZ: Any questions on that one?

22 Hearing none, do we have a motion?

23 MR. DI ROCCO: So moved.

24 MR. CLOSE: Second.

25 MR. BENNETT: Mr. Di Rocco and Mr. Close.

1 Ms. Suarez?

2 MS. SUAREZ: Yes.

3 MR. BENNETT: Dr. Di Rocco?

4 MR. DI ROCCO: Yes.

5 MR. BENNETT: Mr. Close?

6 MR. CLOSE: Yes.

7 MR. BENNETT: Mr. Avery?

8 MR. AVERY: Yes.

9 MR. BENNETT: And Ms. Rodriguez?

10 MS. RODRIGUEZ: Yes.

11 MR. BENNETT: Motion approved.

12 MS. JONES: Last up before the board is

13 1734 and this is a notice of dismissal

14 following an investigation into potential

15 violations of subsection C and D.

16 MS. SUAREZ: Any questions on this one?

17 Hearing none, do we have a motion?

18 MS. RODRIGUEZ: So moved.

19 MR. AVERY: Second.

20 MR. BENNETT: I have Ms. Rodriguez and

21 Mr. Avery. Ms. Suarez?

22 MS. SUAREZ: Yes.

23 MR. BENNETT: Mr. Di Rocco?

24 MR. DI ROCCO: Yes.

25 MR. BENNETT: Mr. Close?

1 MR. CLOSE: Yes.

2 MR. BENNETT: Mr. Avery?

3 MR. AVERY: Yes.

4 MR. BENNETT: And Ms. Rodriguez?

5 MS. RODRIGUEZ: Yes.

6 MR. BENNETT: Motion approved.

7 MS. SUAREZ: Thank you.

8 MS. JONES: That concludes the ethics
9 matter for this month.

10 MS. SUAREZ: Thank you very much. So as
11 I move on to the applications, I'm just going
12 to remind our board members, applicants and
13 members of the public that if you have joined
14 us, just please remain muted to eliminate
15 unnecessary background noise. If you are
16 joining us by phone, option star six will both
17 mute and unmute the call.

18 As each applicant appears to testify,
19 please make sure that your camera is turned on
20 and that you speak up when your application is
21 called so that your image appears on the screen
22 and then we can get you sworn in prior to
23 testifying.

24 So the first applicant appearing before
25 the board today is the Toms River Township Fire

1 District Number 1. I believe we have
2 Mr. Cubiel with us presenting the application.

3 MS. APPLEBY: Melanie Appleby, counsel
4 for Toms River Township Board of Fire
5 Commissioners and Mr. Cubiel is next to me for
6 district one. Just so that you're aware, also
7 in the room with us is Toms River Township
8 Board of Fire Commissioners District 2
9 Administrator Tim Carson.

10 MS. SUAREZ: Let's get the two gentlemen
11 who are with you, Ms. Appleby, sworn in and
12 that way they can testify if necessary.

13 - - -

14 . . . BRIAN CUBIEL and TIM CARSON,
15 after having been duly sworn, was examined and
16 testified as follows:

17 - - -

18 MS. SUAREZ: Ms. Appleby, the floor is
19 yours.

20 MS. APPLEBY: Thank you. Good morning
21 again. This is an application for Toms River
22 Township Fire District Number 1 pursuant to
23 N. J. S. A. 48:5A6 in connection with a lease
24 purchase financing of radio communications
25 equipment and accessories. The matter was put

1 to the voters of the district for an amount not
2 to exceed three million. Currently what we are
3 looking for as far as the contract that we are
4 requesting the lease purchase is \$2,296,754.

5 The acquisition of the radios and the
6 lease purchase financing were approved by the
7 voters in the district back on February 19th,
8 2022 and that matter or vote was 783 in favor
9 and 337 against for a total of 1,120 voters.

10 The reason that the district is here
11 before you is this lease purchase is necessary
12 as the police department in the township was
13 advised by the FCC to get off the current
14 broadband.

15 Toms River Fire District Number 1 has
16 four fire companies under its jurisdiction as
17 well as the fire academy.

18 The FCC said to vacate these frequencies
19 and that there's a necessity obviously that for
20 safety reasons the EMS and fire and police
21 should all be on the same frequency.

22 The lease purchase that we are
23 requesting is for 199 portable radios, 60
24 mobile, and nine base stations.

25 The reason, again, why we're here is

1 because Toms River Township had initially said
2 that they would go out to bond for the purchase
3 of the radios for the fire district. However,
4 at the end of 2020 the township, for reasons we
5 are not clear, I guess it doesn't matter
6 because at the end of the day they said they
7 would not purchase the radios for fire
8 district.

9 So we needed to come up with a solution
10 as to how we would be able to get these radios.
11 Currently the police department has stated that
12 they'll change the radio core and disable the
13 entire system of the fire district by the end
14 of this year, so it has become somewhat of an
15 urgent issue.

16 We do have radios currently but they are
17 fully depreciated and at the end of their
18 useful lives. They're no longer useful. So we
19 are not in a situation where even the radios
20 that we currently have would be able to be
21 modified or have a different key to be able to
22 use them.

23 The application does go through as far
24 as any questions you might have as to the
25 details. The increase in debt service is going

1 to amount to \$300,335 a year. There are -- I
2 have the particulars if you would like them as
3 far as the tax levy. We chose a ten-year lease
4 purchase arrangement. The current tax levy is
5 .0497 and it would increase to .0520 with this
6 ten-year lease arrangement.

7 We believe that this was the most
8 prudent manner by which we could do this
9 financially and also have efficient means of
10 getting these radios as fast as possible.

11 So that is the summary of why we are
12 here before you asking for this approval. If
13 you have any particular questions, as I said,
14 Mr. Cubiel is the administrator and our auditor
15 is also available for questions.

16 MS. SUAREZ: Thank you for that. That
17 did answer some of any questions. I was just
18 curious about how the project unfolded with
19 municipal officials, so appreciate the candor.

20 One of the questions that I do have
21 because this is, one, not the only application
22 before the board today in this particular
23 realm, but one of the other questions or I
24 should say what we're going to ask the other
25 districts as well is: Was there any

1 conversation I guess with the other fire
2 districts within the municipality like fire
3 district number two about sharing the cost of
4 acquisition or coming together to kind of do
5 this or has every district been kind of
6 operating on their own?

7 MR. CUBIEL: I can answer most of that
8 and Tim Carson is here. Under my annual budget
9 every year I have the fire communications
10 center, the fire prevention and the fire
11 center, those radios that will be assigned to
12 them, district two will be paying their share
13 back to district one based on the CNC-3 form
14 that we get every October for what -- based on
15 the ratable base what that percentage is.

16 So going forward we know next year it's
17 6436 percent, so whatever radios are assigned
18 to the joint operations we will receive
19 36 percent of that money back.

20 The radio infrastructure is -- neither
21 district bears the cost of that. That is being
22 done by the town because it's on the police.
23 And one thing that this also does is it
24 provides us interoperability communications
25 with both the EMS, fire, and police where we'll

1 all be able to talk together which will be a
2 great benefit.

3 MS. SUAREZ: Absolutely. And the last
4 question that I have as well has to do with I
5 guess the funding itself. So I believe the
6 applications, there's going to be no down
7 payment on this but that there is a sizable
8 amount of fund balance available.

9 So just curious about the decision to
10 not do a down payment. Is there something on
11 the horizon? Is there some rationale to be
12 holding onto the fund balance?

13 MR. CUBIEL: Well, our fleet is aging.
14 Right now I have a lot of -- probably going to
15 be up in about three years and the most recent
16 estimate that we received from the
17 manufacturers is approximately \$2 million and
18 shortly after that I'll have an engine done
19 which is going to be about another million
20 dollars.

21 So the board decided to try to save it
22 for that so we weren't borrowing a lot of money
23 and use that for the radios that come to you
24 for the lease purchase.

25 MS. SUAREZ: Understood. Appreciate

1 that. I think those are the questions that I
2 have, so I'm going to open up to see if there
3 are any questions from the board or anyone from
4 the public.

5 Hearing none, do we have a motion --

6 MR. CLOSE: I do have a question about
7 the down payment.

8 MS. SUAREZ: Absolutely.

9 MR. CLOSE: I was just curious as to --
10 five percent here would be \$115,000 based on
11 the amount you're proposing to borrow. That's
12 less than three percent of your total fund
13 balance and you just said you were looking at
14 replacement of one vehicle piece of apparatus
15 in three years at about two million and then
16 the second piece for one million, that's three
17 million, so you still have a million left given
18 those -- you know, the numbers you just quoted
19 the data.

20 I'm just curious again why you would not
21 reduce the amount of your borrowing and your
22 debt by the 115,000 because you would still
23 have an ample reserve in place with your fund
24 balance for the additional equipment that
25 you're anticipating given the age and work

1 hours of the fleet.

2 MR. CUBIEL: Part of the discussion was
3 to save that money just in case we have a
4 catastrophic failure on our behalf and that's
5 what the board's position was at the time.

6 MR. CLOSE: When you discuss it, again,
7 catastrophic, I assume by that a piece goes
8 down you'd have to purchase a piece
9 immediately, an existing used piece of
10 apparatus?

11 MR. CUBIEL: Yes. The conversation was,
12 for example, if we had a motor vehicle
13 accident, God willing we don't have that, and
14 we were short on insurance reimbursement, we
15 would be able to fund it obviously after voter
16 approval.

17 MR. CLOSE: I mean, used apparatus
18 generally tends to run less than that based on
19 what I know whether it will be an aerial
20 ladder, you're probably looking less than 500
21 on that, 350. Your financial advisors still
22 thought this was the most prudent course to
23 pursue given your fund balance and the numbers
24 we just discussed?

25 MR. CUBIEL: Yes, that was the advice we

1 got from them.

2 MR. CLOSE: Are they on right now by any
3 chance?

4 MR. CUBIEL: Evan is on.

5 MR. CLOSE: Would you mind commenting,
6 please.

7 MS. SUAREZ: I just want to make sure
8 that we get Evan sworn in if he's going to
9 testify.

10 - - -

11 . . . EVAN JENSEN, after having
12 been duly sworn, was examined and testified as
13 follows:

14 - - -

15 MR. JENSEN: From the conversation that
16 I had with Toms River Fire and Lauren Holman
17 who did a lot of the financial advising for
18 Toms River Fire, we kind of discussed that
19 saving cash reserves was kind of important in
20 this decision.

21 MR. CLOSE: Okay. I do understand that.
22 My question is more given the balances and
23 where they are, the amounts they just
24 discussed, did you not think that there would
25 be even using the five percent down payment,

1 roughly 115 is less than three percent of their
2 fund balance, you did not see that as being
3 something they may want to consider doing here
4 given the overall debt service and the
5 structure of their financing?

6 MR. JENSEN: At the time of discussion,
7 kind of just didn't really come up as a
8 thought.

9 MR. CLOSE: Okay. Yeah, I mean, I
10 just -- from my perspective it seems like that
11 would be a prudent thing for them to do in this
12 course to utilize some portion of their fund
13 balance towards the lease purchase.

14 Still it appears to me given what's been
15 presented that they still have adequate funds
16 on hand and reserved for an emergency as was
17 described and/or for the anticipated future,
18 you know, equipment apparatus replacement
19 schedule that you have in place or that you're
20 contemplating is my thoughts.

21 MR. JENSEN: I understand your position.
22 I mean, like I said, at the time it kind of
23 just wasn't discussed.

24 MS. APPLEBY: I just want to add that
25 the issue as far as the Motorola lease purchase

1 is set up so that if there are funds available
2 for us to pay this down early, we can pay it
3 down early.

4 So to the extent that the district feels
5 that the question of that it would be able to
6 put a substantial portion of money towards this
7 to pay off early, they're certainly willing to
8 consider that, but overall we've decided that a
9 more conservative approach and balancing all of
10 the factors because we could have gone five
11 years, seven years and chose the ten years and
12 that seemed to be the one that brought us to a
13 reasonable debt service for 300,000 a year and
14 would also make sure that we have a safety net
15 in case something happened.

16 MS. SUAREZ: Thank you, Ms. Appleby.
17 Mr. Close, any follow up on that?

18 MR. CLOSE: My opinions vary. I'm not
19 sure I agree that's the most -- the best
20 approach here, but given that -- and that they
21 didn't evaluate it. I understand the early
22 payday option and I hope they would consider
23 doing that since they've opted not to do the
24 down payment, that they would look to utilize
25 early down payment on the schedule given their

1 existing balances and the schedule that's laid
2 out in the presentation.

3 MS. APPLEBY: We certainly are willing
4 to consider that. The way that we're
5 presenting this to you now is because we wanted
6 to have the worst-case scenario and not admit
7 to something that we don't know that we're
8 definitely going to be able to do.

9 We didn't want to overreach. We wanted
10 to make a more conservative approach, but the
11 district is certainly willing to consider that
12 if there are funds to be able to pay this down
13 early would be the best situation for everyone.

14 Again, I just want to emphasize that we
15 are in a situation where our back is up against
16 the wall. Our radios won't work at the end of
17 the year and Motorola has told us that this
18 quote is only good until Friday and I don't
19 have to tell anyone it's obvious that things
20 had been going up.

21 We have a quote that we can now rely on
22 and it's important for us to make sure for the
23 safety in Toms River residents that we have
24 radios that are workable.

25 So if there is -- perhaps there are

1 areas where there could have been movement that
2 have a little bit more fine-tune, but we're
3 doing the best we can under these circumstances
4 and I think this is financially prudent for us.

5 MS. SUAREZ: Appreciate the candor. Any
6 other questions or comments? Hearing no
7 additional questions, do we have a motion to
8 issue positive findings?

9 MR. AVERY: I'll move it.

10 MS. RODRIGUEZ: I'll second.

11 MR. BENNETT: I have Mr. Avery and Ms.
12 Rodriguez. Mr. Di Rocco?

13 MR. DI ROCCO: Yes.

14 MR. BENNETT: Mr. Close?

15 MR. CLOSE: Yes, based on the need, but
16 I hope they'll consider the early payday option
17 that was identified.

18 MR. BENNETT: Mr. Avery?

19 MR. AVERY: Yes.

20 MR. BENNETT: Ms. Rodriguez?

21 MS. RODRIGUEZ: Yes.

22 MR. BENNETT: The motion is approved.

23 MS. SUAREZ: Best of luck with the
24 switching over.

25 The second applicant appearing before

1 the board today is the Marlboro Township Fire
2 District Number 3. I see Ms. Sendzik with us.

3 MS. SENDZIK: Good morning. To my left
4 I have John Boyle, the vice president of the
5 board of fire commissioners in Marlboro Number
6 3.

7 MS. SUAREZ: Let's get him sworn in,
8 please.

9 - - -
10 . . . JOHN BOYLE, after having
11 been duly sworn, was examined and testified as
12 follows:

13 - - -
14 MS. SUAREZ: The floor is yours.

15 MS. SENDZIK: Thank you. Our
16 application is similar in nature to the
17 previous application. The commissioners are
18 looking for approval to finance radio
19 communications equipment and accessories to be
20 used by the volunteer firefighters within the
21 district.

22 The cost of the radios shall not exceed
23 \$300,000. The financing shall not exceed
24 \$292,680. The radio communications equipment
25 and accessories shall be purchased through

1 state contract number 83909 for purchase
2 pricing of 292,679.75.

3 The financing has been obtained through
4 the Township of Marlboro, purchase of fire
5 district notes as a three-year investment. The
6 board chose to finance this project through the
7 township as need for this purchase is urgent.
8 The Marlboro Township council approved to
9 transition to the New Jersey State Police radio
10 system at their November 10th, 2022 meeting.
11 It is scheduled to go live on that system
12 before the end of 2023.

13 Monmouth County went live on their 700
14 channels on April 19th, 2023 and the fire
15 district currently operates on a VHF system.

16 The transition will leave the district
17 unable to be dispatched and to communicate on a
18 fire scene which is detrimental not only to the
19 firefighters but the community as a whole.

20 This transition was the topic of several
21 meetings between the township council, police
22 department, fire districts and the county.
23 Ultimately the decision was made -- the
24 decisions made did not take into account the
25 need for new equipment and upgrades to mobiles

1 and portables for some agencies.

2 The initial annual interest rate of four
3 percent per year in year one results in an
4 annual principal and interest payment of
5 \$109,267, four and a half percent per year in
6 year two which results in an annual principal
7 interest payment of \$106,340 and a five percent
8 interest rate in year three which results in an
9 annual principal and interest payment of
10 \$102,438.

11 Within the district the average tax is
12 \$13,446 per residence. The value of a typical
13 residence is \$567,134. There will be no tax
14 impact on the 2023 budget. However, in 2024
15 the affect on the current tax rate and assess
16 value will be .0046 per \$100 of assessed value
17 on the average price of a residence for
18 approximately \$26.08 per home.

19 The public voted on this on a referendum
20 to authorize the project financing for
21 apparatus and equipment on February 18th. At
22 which time the legal voters approved financing
23 not to exceed the amount of \$300,000 by vote of
24 203 yes and 42 no. So in total I think we're
25 looking to purchase seven mobile radios and 27

1 portables.

2 The amount that we have here doesn't
3 include any of the startup costs for the annual
4 costs. That's all being filtered in and is
5 being paid out of their operational budget.

6 MS. SUAREZ: Thank you very much. A
7 couple of quick questions. So one that I do
8 have is I just wanted to confirm that the
9 website has been brought up to date, that all
10 of the posting of the audits are there and the
11 2023 meeting minutes?

12 MS. SENDZIK: Yes, they did that.

13 MS. SUAREZ: Great. And then I guess
14 one of the questions that I do have is also
15 very much like we asked with Toms River's Fire
16 District Number 1, just trying to understand
17 kind of I guess how this project unfolded with
18 municipal officials, if there were any
19 communication with the other fire districts in
20 the municipality kind of share cost of
21 acquisition or how that's going to work moving
22 forward.

23 MS. SENDZIK: Yes, this has been ongoing
24 for about a year now, I would say more than a
25 year between the three fire districts and the

1 township, the county, and the police
2 department.

3 Everyone voiced their opinions. There
4 was discussions at council meetings, but I
5 think ultimately the council made the decision
6 of what they were going to do and I think
7 Mr. Boyle can probably speak a little bit more
8 on that with the differences between the
9 different radio systems that they were going to
10 go on.

11 MR. BOYLE: So we were in a spot where
12 three fire districts in Monmouth County and
13 Marlboro Township and it went on for about a
14 year and all three of us were in a spot to vote
15 to go to Monmouth County where all of our
16 radios were going to be purchased by Monmouth
17 County.

18 Their communications section through the
19 local finance through county commissioners and
20 at our last meeting before the township decided
21 to switch to the state system. One of the fire
22 districts voted not to go and the county
23 wouldn't take the three fire districts unless
24 all three went at the same time due to
25 dispatching purposes.

1 So at that point we were put in a spot
2 where we had to purchase our own radios as like
3 a surprise and then the town purchased \$4.5
4 million for radio equipment and the radio
5 system upgrades for the township and they
6 included the first aid squads but they didn't
7 include any of the three fire districts because
8 they said we were our own tax entity and then
9 they told us they were going operational.

10 It was supposed to be September 1st this
11 year and now it has been moved back to
12 January 1st and they're going to be operational
13 now in the state system which is the trunked
14 700 system which none of our -- 90 percent of
15 our radios aren't applied to.

16 MS. SUAREZ: Always a fun surprise. I
17 appreciate that. I do not have any other
18 questions, but I will open it up to board
19 members and anyone from the public who may have
20 questions or comments they'd like to raise.

21 Okay. Hearing no additional questions,
22 do we have a motion to issue positive findings?

23 MS. RODRIGUEZ: I'll make the motion.

24 MR. AVERY: Second.

25 MR. BENNETT: Ms. Rodriguez and

1 Mr. Avery. Ms. Suarez?

2 MS. SUAREZ: Yes.

3 MR. BENNETT: Mr. Di Rocco?

4 MR. DI ROCCO: Yes.

5 MR. BENNETT: Mr. Close?

6 MR. CLOSE: Yes.

7 MR. BENNETT: Mr. Avery?

8 MR. AVERY: Yes.

9 MR. BENNETT: And Ms. Rodriguez?

10 MS. RODRIGUEZ: Yes.

11 MR. BENNETT: Motion approved.

12 MS. SUAREZ: Okay. Thank you and best
13 of luck switching over.

14 The next applicant appearing before the
15 board today is Township of Aberdeen Fire
16 District Number 2.

17 I believe, Ms. Sendzik, you are staying
18 with us for this one?

19 MS. SENDZIK: Yes.

20 MS. SUAREZ: Is there anybody from
21 Aberdeen?

22 MS. SENDZIK: I have here today Tom.
23 He's the vice president of the board. I'm not
24 sure if the treasurer was able to sign in. I
25 know he was having some technical difficulties,

1 but I'm not sure if he's online.

2 MS. SUAREZ: We can go ahead and get Mr.
3 DeGi gli o sworn in.

4 - - -

5 . . . THOMAS DEGI GLI O, after having
6 been duly sworn, was examined and testified as
7 follows:

8 - - -

9 MS. SUAREZ: Go right ahead.

10 MS. SENDZIK: Thank you. We're here
11 today to seek approval to finance a Rosenbauer
12 Commander four-door cab EXT 100-foot mid-mount
13 steel aerial platform. The cost of the
14 apparatus shall not exceed 1,693,000 and the
15 financing shall not exceed \$1 million.

16 The apparatus shall be purchased through
17 National Cooperative HGAC for the purchase
18 price totaling 1,693,000. The financing lease
19 for the option of purchase has been obtained
20 through a competitive bid.

21 We received bids for five years, seven
22 years and ten years. The bid specifications
23 were forwarded to four perspective vendors, two
24 proposals were received. The board chose the
25 seven-year proposal received from Community

1 Leasing Partners with an annual interest rate
2 of 4.198 percent interest which resulted in
3 annual principal and interest payment of
4 \$167,830.80.

5 The board intends to make a payment of
6 \$693,000 towards the ultimate purchase which
7 will be derived from reserved for future
8 capital.

9 The apparatus to be retired upon the
10 approval of the new apparatus is a 2002
11 Sutphen, 70-foot mid-mount power ladder with
12 10,898 miles and 1,615 hours which is obsolete
13 and cost prohibitive to repair and maintain.
14 That will be sold subsequent to the delivery of
15 the new apparatus offset of the proposed
16 procurement.

17 There are currently 6,430 registered
18 voters residing within the fire district. The
19 district's average tax is \$7,729. The average
20 assessed value of a typical residence is
21 \$356,539.

22 The financing will occur in 2023 with
23 the initial payment occurring in fiscal year
24 2024 as the payment is in arrears and will not
25 be due for 12 months after the apparatus is

1 funded.

2 There's no tax impact on the 2023
3 budget. However, in 2024 the effect of the
4 current tax rate of assessed value will be
5 .019. This number actually might change and
6 actually may get lower as the ratables have
7 increased since the filing of the application
8 with the new updates with the tax assessor's
9 office.

10 This apparatus was approved in the
11 February 18th, 2023 election. At which time
12 the legal voters approved financing not to
13 exceed the amount of \$2 million by a vote of 89
14 yes and 17 no.

15 MS. SUAREZ: Thank you for that. One
16 question I do have is delivery time, what is
17 that looking like?

18 MR. DEGILIO: They're about 18 months
19 to 24 months out.

20 MS. SUAREZ: Okay. It's my
21 understanding this is a stock vehicle?

22 MR. DEGILIO: Yes.

23 MS. SUAREZ: And one of the other
24 questions that I do have is I just wanted to
25 confirm that the website has been brought up to

1 date so that meeting minutes for July, August,
2 and September are posted on the website?

3 MR. DEGILIO: Yes.

4 MS. SUAREZ: Okay. Great. I do not
5 have any other questions. I'll open it up to
6 see if the board members or anyone from the
7 public has any questions or comments.

8 The one other thing -- actually, I'm
9 sorry, I do have one other question. The audit
10 for 2022, where are we with that?

11 MS. SENDZIK: They're currently working
12 on it, advised that we had to have it in by
13 November 2nd at 10:00 a.m. That it will be
14 filed with the fast system.

15 MS. SUAREZ: Okay. Hearing that there
16 were no other questions, I'm going to ask if we
17 have a motion to issue positive findings then
18 with the condition that the 2022 audit is going
19 to be submitted to the Division of Local
20 Government Services no later than 10:00 a.m. on
21 Thursday, November 2nd and that failure to
22 submit the audit by that date would result in
23 all of the commissioners with the fire district
24 being require to testify at the board's next
25 meeting, November 8th.

1 Do we have a motion for that?

2 MS. RODRIGUEZ: So moved.

3 MR. CLOSE: Second.

4 MR. BENNETT: I heard Ms. Rodriguez
5 first, so I have Mr. Close and Ms. Rodriguez.
6 Ms. Suarez?

7 MS. SUAREZ: Yes.

8 MR. BENNETT: Mr. Di Rocco?

9 MR. DI ROCCO: Yes.

10 MR. BENNETT: Mr. Close?

11 MR. CLOSE: Yes. I want to commend them
12 on the use of the down payment from the fund
13 balance.

14 MR. BENNETT: Mr. Avery?

15 MR. AVERY: Yes.

16 MR. BENNETT: Ms. Rodriguez?

17 MS. RODRIGUEZ: Yes.

18 MR. BENNETT: Motion's approved with
19 that condition.

20 MS. SUAREZ: Thank you very much.

21 And then the next applicant appearing
22 before the board today is the East Brunswick
23 Township Fire District Number 1.

24 MR. JESSUP: Good morning. How are you
25 doing? We should have with us this morning I

1 see fire district chairman Bruce Smith, our
2 general counsel Kate Sendzik, and Lauren Holman
3 who is the fire district auditor. I believe
4 Bruce and Lauren will need to be sworn in.

5 - - -

6 . . . BRUCE SMITH and LAUREN HOLMAN,
7 after having been duly sworn, was examined and
8 testified as follows:

9 - - -

10 MS. SUAREZ: Mr. Jessup, the floor is
11 yours.

12 MR. JESSUP: Thank you, Director. Good
13 morning, everyone. This is an application by
14 the Township of East Brunswick Fire District
15 Number 1 pursuant to N.J.S.A. 48:5A-6 in
16 connection with the bonded note financing and
17 acquisition of a Pierce mid-mount aerial
18 platform fire truck.

19 The cost of the fire truck is \$2.258
20 million and change and is being procured
21 through HGAC.

22 When the fire district compared the HGAC
23 quote to other options, the HGAC quote was
24 \$13,000 less than those other options.

25 In addition, of course you have the

1 savings from the -- from not undertaking a
2 separate procurement. The fire district is
3 proposing to finance the acquisition through a
4 mix of bonds and notes for a total term of ten
5 years.

6 We are financing 100 percent of the
7 truck. There is no down payment, but that is
8 because the fire district is taking delivery of
9 a new pumper truck next year in 2024 in the
10 amount of \$900,000 and is paying for that fully
11 with cash.

12 So obviously the fire district could
13 have provided to use that cash down payment on
14 two different trucks with financing for each,
15 but it elected to spend \$900,000 in full to buy
16 a truck and as a result is now looking to
17 finance this second truck in full.

18 The plan is to finance the project
19 through the Township of East Brunswick as
20 purchaser which other East Brunswick fire
21 districts have done and you've heard those
22 financing proposals before.

23 The current projected interest rate is
24 two and a half percent from the township, but
25 for purposes of our debt service analysis,

1 we've assumed three and a half percent.

2 Obviously both those rates are
3 significantly lower than the lease rates that
4 fire districts typically see and have seen this
5 year, certainly lately.

6 The plan of finance calls for the fire
7 district to make principal payments ranging
8 from \$200,000 to \$260,000 over that ten-year
9 period which makes debt service relatively
10 level over the ten-year period at 250 to
11 \$270,000 per year.

12 The fire district does expect a tax
13 increase of about \$50 to the average homeowner
14 to pay for that debt service. The current fire
15 district bill is about \$321. The current
16 township or municipal, you know, tax bill in
17 total is about \$12,000 for those same property
18 owners.

19 The purchase of the truck and the lease
20 purchase financing were approved by the voters
21 at a referendum held on February 18th, 2023.
22 The vote was 245 in favor and 61 against for a
23 total of 306 votes.

24 There are approximately 60,000
25 registered voters within the fire district

1 service area, so we got just under two percent
2 of the total vote.

3 The fire pumper is replacing a 2004
4 truck that has 22,500 miles on it and over
5 28,000 service hours. It is obsolete. It is
6 cost prohibitive to repair and maintain.

7 In addition, the township and, actually,
8 we did talk about this with one of the other
9 East Brunswick fire districts, the township is
10 seeing a lot of multi-story residential
11 developmental projects which does increase the
12 need for a reliable apparatus.

13 I know there was a question about the
14 need for what is labeled as a custom truck.
15 That's really a reference to the upgraded
16 engine that the fire district needs to properly
17 service the township.

18 The stock engine is not powerful enough
19 to power the truck through the township's
20 topography. The upgraded engine is.

21 In addition, the upgraded engine comes
22 with on-site service, so if there's an engine
23 problem while on call, service comes to the
24 site.

25 The stock engine service requires

1 towing, so if there's a problem at either the
2 fire station or at an annual event, they've got
3 to come and tow the truck to get it serviced
4 which obviously, you know, doesn't really help.

5 With that I'm happy -- oh, lastly, I
6 know there was also a question about the audit.
7 The audit is on schedule to be released next
8 week.

9 MS. SUAREZ: Thank you for taking away
10 most of my questions. I have one remaining
11 which is last I believe staff had checked there
12 was one fire commissioner with an outstanding
13 2023 financial disclosure statement.

14 Do we know if all of the fire
15 commissioners have now filed their financial
16 disclosure statement?

17 MR. JESSUP: So I don't, Director. Your
18 team is great at giving us advanced notice of
19 that. I'm not sure I saw that in this case. I
20 may have missed it, so if we know who it is or
21 regardless we can work with the chairman and
22 with Kate to make sure that we get that done
23 right away, but I wasn't aware that we had one
24 that was missing.

25 MS. SUAREZ: Sure. We can get that

1 after the fact over to you just to confirm that
2 that individual did and that we double check
3 it.

4 MR. JESSUP: Yes, 100 percent.

5 MS. SUAREZ: I do not have any other
6 questions. I'll open it up to the board
7 members or to the public for questions or
8 comments.

9 Hearing none, do we have a motion to
10 issue positive findings?

11 MR. AVERY: I'll move it.

12 MR. DI ROCCO: I'll second.

13 MR. BENNETT: I have Mr. Avery and
14 Mr. Di Rocco. Ms. Suarez?

15 MS. SUAREZ: Yes.

16 MR. BENNETT: Mr. Di Rocco?

17 MR. DI ROCCO: Yes.

18 MR. BENNETT: Mr. Close?

19 MR. CLOSE: Yes.

20 MR. BENNETT: Mr. Avery?

21 MR. AVERY: Yes.

22 MR. BENNETT: And Ms. Rodriguez?

23 MS. RODRIGUEZ: Yes.

24 MR. BENNETT: Motion approved.

25 MR. JESSUP: Thank you all very much.

1 We appreciate it.

2 MS. SUAREZ: Best of luck. I believe
3 the next applicant on the agenda today is the
4 Washington Township Fire District Number 1.

5 MR. WINITSKY: Jeff Winitzky from Parker
6 McCay, counsel for the fire district. Also on
7 the line today is Patrick Dologos who's the
8 fire chief as well as I believe Ed Etschman
9 who's the fire district treasurer should be on
10 as well and, finally, Jennifer Edwards who is
11 the fire district's financial advisor.

12 So I'll let those folks get sworn in
13 before we start.

14 - - -
15 . . . PATRICK DOLOGOS, ED ETSCHMAN and
16 JENNIFER EDWARDS, after having been duly
17 sworn, was examined and testified as
18 follows:

19 - - -
20 MR. WINITSKY: As I noted, we're here
21 representing the Washington Township Fire
22 District. We're seeking positive findings
23 pursuant to the N.J.S.A. 48:5A-6 to enter into
24 a lease purchase financing in amount not to
25 exceed \$204,000.

1 Specifically the lease financing will be
2 to acquire three new Chevy Tahoe
3 four-wheel-drive vehicles to be utilized by the
4 fire district as part of their fire dispatch
5 and for administrative functions.

6 These vehicles are going to replace two
7 existing Ford Expeditions that are over 18
8 years old are, well beyond their useful lives
9 and require quite a bit of repair which is
10 costly.

11 And the third really is owing to the
12 increasing size of Washington Township and the
13 increasing service area and the needs of the
14 fire districts.

15 So the fire district itself serves the
16 entirety of Washington Township which is not
17 common, but Washington Township has over 48,000
18 residents and over 16,000 households, so it's a
19 big district.

20 The existing vehicles will be sold but
21 only to their extended life and age. We don't
22 expect to get a whole lot from anything, but
23 anything we do get will be used to offset lease
24 payments under this or for other capital
25 projects.

1 The financing plan was approved by the
2 voters of the districts in February of this
3 year by a vote of 1,042 in favor and 817
4 against.

5 For purposes of procuring the vehicles
6 themselves, the fire district used the
7 state-approved vendor which they're permitted
8 to do without public procurement. For purposes
9 of the lease itself we went and asked for bids.
10 We received four. The most beneficial was for
11 municipal capital finance with an interest rate
12 of 5.60 percent which will be amortized over
13 three years which is relatively short.

14 Debt service or lease payments
15 specifically under the lease, there's
16 approximately \$75,000 a year. Not a big impact
17 to the taxes of the fire district. Fire
18 district current tax levy is about \$272 per
19 household and average assessed in the district
20 is around \$232,000. This lease would only add
21 about \$4 per household, so not a whole lot.

22 The fire district's debt profile is
23 very, very low in comparison to the ratables in
24 Washington Township. Washington Township's got
25 over five billion ratables, so their debt

1 profile is sort of a rounding error at the end
2 of the day and it's a very small part of the
3 overall levy for Washington Township.

4 When the fire district was thinking
5 about doing this particular financing, it
6 looked into a couple of other options. One
7 being bonds but owing to the very short
8 amortization amount didn't make a whole lot of
9 sense to do a bond issue for three years.

10 And the other was whether or not a fund
11 balance would be used to pay for this owing to
12 sort of the relatively small size and this is
13 something we discussed with the director and
14 staff in advance of the meeting. Ultimately
15 the fire district determined not to utilize
16 fund balance for a couple of reasons.

17 One, while \$204,000 doesn't sound like a
18 lot in the grand scheme of things, it is a lot
19 given the size of the fire district's budget
20 and given the size of their fund balance
21 itself.

22 I mean, the fund balance a little over
23 \$1.2 million but the fire district on a regular
24 basis uses a good portion of it to fund
25 operations in the gap period between the

1 beginning of the year and the collection of
2 taxes in March.

3 So we would hate to have to pull out
4 \$204,000 today, not have that available
5 beginning of first quarter of next year which
6 could -- I don't know that it would -- but it
7 could lend itself to having to issue TANs. Not
8 something we want to do.

9 And you say, well, why would you be
10 issuing TANs if you're only using a couple
11 hundred thousand dollars for this project.
12 Well, ultimately the fund balance is set at an
13 amount that not only we feel is necessary for,
14 you know, operation and safety, et cetera but
15 it is one that is viewed very favorably by the
16 credit agencies, notably Moody's Investors
17 Service. When we did our bonds a couple of
18 years ago specifically noted the very healthy
19 fund balance in one of their rating criteria
20 and said, you know, the liquidity and the fact
21 that they've got it is uncommon for a fire
22 district and they were happy with sort of what
23 we've been doing fiscally, that being one
24 element and their rating is a AA3 which is
25 extremely high for a fire district in the State

1 of New Jersey.

2 I don't know how much, you know, the
3 members of the board or the director knows
4 about sort of the rating process for fire
5 districts. It doesn't happen a lot, but when
6 it does it's usually lower than that.

7 So we would hate to do anything that the
8 rating agency would look unfavorably upon which
9 would be a reduction in fund balance and
10 potentially a reduction in the rating. That's
11 not a direction we'd like to go.

12 So sort of with all that in mind, you
13 know, ultimately cash flow, rating
14 considerations, et cetera, we didn't think it
15 was prudent to use fund balance and I would
16 also add that the fire district has two
17 separate leases that come off the books
18 starting in 2024.

19 So really what this is doing is simply
20 replacing a part of that in budget, right, so
21 it's not going to have a whole lot of impact
22 long term and this is only a three-year
23 amortization. We just really didn't think that
24 using fund balance made a lot of sense. And
25 ultimately we went to the voters to ask if they

1 were okay with us financing rather than putting
2 it in budget and they were, right, so it was
3 approved.

4 So for all of those reasons, you know,
5 we think that the lease is the best way to go.
6 We believe the terms are competitive. It's a
7 short amortization and we hope we can receive
8 positive findings today for same.

9 So if you have any questions or we
10 didn't answer any questions that you might have
11 relative to the last part of my testimony,
12 we're here to answer them.

13 MS. SUAREZ: Thank you, Mr. Winitzky. I
14 do have a couple of questions. The first
15 being, and I know we discussed this a little
16 bit in the pre-meeting and I know there was
17 some contemplation of perhaps investing this
18 money instead of paying it directly could be
19 more advantageous, but it seemed that was
20 theoretical in nature and that was not
21 something that the fire district was actually
22 doing, so I want to confirm that.

23 Is any of the money that's in the
24 restricted fund balance being invested in any
25 way, shape, or form or put in some sort of

1 interest-bearing account and, if so, what is
2 that?

3 MR. WINITSKY: Yeah. So that's a good
4 question and I meant to bring that up, so I
5 appreciate you reminding me.

6 So, you know, the fire district like
7 most local units has money in various places.
8 A good portion of it is a New Jersey cash
9 management plan and currently the cash
10 management plan, Jen, correct me if I have any
11 numbers off, is paying around 5.3 percent in
12 interest which is, you know, almost a straight
13 wash of what the lease would be and Ed can
14 speak to this a little bit more.

15 I don't believe the entirety of the fund
16 balance is in the cash management plan, but we
17 would certainly be willing to put a piece of
18 it, you know, in a like amount there to the
19 extent it's not already there to, you know,
20 hopefully amortize to the best that we can to
21 match, you know, at least interest, you know,
22 over time so we don't have to -- it doesn't
23 come -- you know, it reduces in budget for
24 appropriation each year.

25 So, Ed, I don't know if you have the

1 exact amounts, but if it's not enough we would
2 certainly be willing to and prudent to put more
3 in the cash management plan since it's paying
4 5.35 percent at the moment.

5 MR. ETSCHMAN: We do have accounts in
6 other banks specifically Republic Bank which
7 mainly has our operating checking account.
8 That is very high at the moment because we just
9 received our fourth quarter or -- third or
10 fourth quarter tax disbursement, but we are
11 receiving 4.25 on our Republic accounts.

12 MS. SUAREZ: And how much is in the
13 Republic accounts?

14 MR. ETSCHMAN: The Republic accounts
15 right now account for close to \$3 million.

16 MR. WINITSKY: What we're talking about
17 here is unrestricted fund balance. Those
18 amounts are not just the unrestricted.

19 MR. ETSCHMAN: No, no, that includes
20 operating accounts, yes. The operating total
21 in the Republic Bank account is 2.4 million.

22 MS. SUAREZ: I guess one of the other
23 things that I'm just trying to square and would
24 like maybe some clarity or to understand
25 exactly where it is that the fire district is

1 coming from, the proposal as itself will
2 probably cost the district somewhere north of
3 \$31,000 instead of just buying the vehicles
4 outright between the cost of issuance and then
5 also the interest that will be borne out over
6 the term of the lease, so that's about what,
7 15 percent, somewhere around there of the
8 actual cost of the vehicles.

9 So I'm just I guess trying to square
10 that knowing -- and I completely understand
11 wanting to keep a very healthy unrestricted
12 fund balance especially with the rating
13 agencies. I do understand that. Certainly the
14 board does as well.

15 But trying to kind of I guess square
16 that away knowing that we just had a ten
17 percent increase in the fire district on its
18 taxpayers. Instead of kind of dipping into
19 that a little bit so that way we're not seeing
20 maybe this increase again for next year or
21 reducing it in some capacity knowing that too
22 even with the 4.25 percent or even if we put it
23 into an interest bearing account or some sort
24 of investment north of five percent, 5.3
25 percent I think is the number that was put

1 forward still probably wouldn't bear out making
2 up the difference of that 31,000 and change
3 fully.

4 So I'm not trying to I guess square that
5 and I think that could also be -- and I don't
6 want to speak for all of the board members, but
7 some of the conversations that we had, of
8 course and I'll open up to comments, but that I
9 think is partially the crux of it as well, what
10 those additional costs will be.

11 MR. WINITSKY: I mean, so if I
12 understand the concern is that the -- I guess
13 in your view the merits of incurring 30 some
14 thousand dollars in additional costs is
15 unjustified versus just using fund balance? I
16 mean, is that what I'm hearing? I just want to
17 make sure I understand the concern, right.

18 So I understand your point, but I don't
19 think it's as simple as that. I say that
20 because it's 30, whatever the exact number is,
21 you know, in interest and costs over the term
22 of three years, but you're also talking about
23 taking out 204,000 plus in fund balance today,
24 right. There's a cost of that, you know, cost
25 of funds today versus later, et cetera, right,

1 and if we can capture relatively the same
2 amount in interest by just investing in the
3 cash management plan, that impact is not as
4 great.

5 So while it may be 30 something thousand
6 dollars, I think that net is probably much less
7 than that at the end of the day and it doesn't
8 force us to pull out dollars today which could
9 affect the view of the rating agencies.

10 It could affect cash management for the
11 first quarter before the received taxes, et
12 cetera. So it solves a lot of problems while
13 the economic impact is net relatively low.

14 So if you look at it not just as what it
15 might cost us in interest and cost today but
16 sort of balance that against what we might
17 receive in earnings in our cash management
18 fund, you have five point something percent
19 versus pulling it out and not having it
20 available in our fund today and God forbid we
21 needed cash, we had to go out and do TANs, I
22 don't know what the impact of that would be.
23 We don't have to do any of those things which
24 could be significantly more than \$30,000 at the
25 end of the day.

1 I don't know that any of that would
2 happen, but rather than even going down that
3 road, it seems, you know, a very, very small
4 impact ultimately in actual costs when weighed
5 against time, value, money and ultimately
6 interest earnings and where we've got the money
7 today. I mean, Jen, I don't know if you want
8 to -- from a dollar perspective --

9 MS. EDWARDS: I just wanted to comment
10 on the possibility if the fire district got
11 into a situation where they couldn't meet cash
12 flow and had to do a tax anticipation note. A
13 tax anticipation note for just a few hundred
14 thousand dollars probably would run them in the
15 upper maybe mid-fives given the size of it and
16 availability that banks would be primarily the
17 bidders on something like that.

18 So then you would be looking at the cost
19 of doing a tax anticipation note plus the
20 interest rate next year potentially of a TAN
21 in, you know, the rough mid-fives likely.
22 That's potential, but it's not, you know, for
23 sure.

24 MR. WINITSKY: We're looking at sort of
25 the totality of impact of taking fund balance

1 today versus paying net interest if we call it
2 that of, you know, not a lot.

3 And it's ultimately the fire district
4 has regularly utilized leases for its vehicles
5 for quite some time. And Ed and the chief can
6 speak to that, but it had not been viewed
7 negatively previously.

8 So we were a little surprised that it
9 was perhaps being viewed negatively now and
10 we're hopeful that sort of all the reasons
11 we're describing are enough to calm whatever
12 fears you might have or whatever worry you may
13 have in us not utilizing fund balance, but you
14 tell me if you disagree or any of the board
15 members of course.

16 MS. SUAREZ: Yes, absolutely. So I'm
17 going to open it up to the board members and
18 the public and see if there are any other
19 questions or comments.

20 MR. CLOSE: The third vehicle you
21 said -- excuse me, lease payment coming off
22 this year, you said there's lease payments
23 coming off in 2024. What's the amount of
24 those?

25 MS. EDWARDS: I have that. Yeah, so

1 total debt service for '23 is just above a
2 million. The leases that come off, we go from
3 530 to 259, so it's about a 270,000-dollar
4 reduction in one year in '25. So the 75,000
5 would kick in in '24. It would be a \$4 impact
6 and then the following year a lease would fall
7 off and the 75,000 would really just become
8 part of that.

9 MR. CLOSE: So, Jen, if I understand,
10 275 total comes off in '24?

11 MS. EDWARDS: Yeah, and total debt
12 service is about 270,000 reduction.

13 MR. CLOSE: In '24. So I guess that is
14 kind of my question about the use of the fund
15 balance because even were you to use that in
16 this case --

17 MS. EDWARDS: It was 2025, not '24.

18 MR. CLOSE: Okay. I mean, in looking at
19 the numbers, I mean, I just -- again, I
20 understand the rationale and the approach but
21 it does seem to me the utilization of some
22 portion of the fund balance would make sense
23 here even if they were investing this, if you
24 were using the numbers that were quoted, the
25 five percent, even if you did six-month CD,

1 that is 12,300 give or take and a million
2 dollars would generate 42.5, 43.

3 That's almost the cost of at least one
4 of the vehicles in question that you're talking
5 about in terms of interest earned and that
6 would, based on the schedule you just
7 identified, seem to be a reasonable investment
8 even using their 4.24 or 25 percent.

9 MR. WINITSKY: Yeah, you're not wrong,
10 but I think what that perhaps doesn't take into
11 account is, and I mentioned this sort of at the
12 outset of the testimony, is that the district
13 is growing quickly and Ed and the chief can
14 speak to this. I think there were plans to
15 hire not less than six new full-time, you know,
16 folks.

17 So it's -- yes, that would be true if
18 all other things were equal in future years,
19 but I don't think that's going to be the case
20 which is sort of why they'd like to, the extent
21 that they can, maintain the fund balance as
22 long as they can where it is because it's only
23 getting more costly to run the district.

24 So some of those, quote, unquote,
25 savings by virtue of debt service coming off

1 the lease -- and I'm sure Ed can speak to
2 this -- will be captured somewhere else due to
3 the nature of -- the growing nature of the
4 district and both who it's serving and who it
5 needs to hire to run it effectively.

6 I mean, Ed, I don't know if you want to
7 speak to that a little bit.

8 MR. ETSCHMAN: Chief, why don't you
9 speak to that since you have better numbers on
10 career and volunteers.

11 MR. DOLOGOS: The department has been
12 growing over the years, increase in call
13 volume, increase in inspections, just our
14 demographics have changed drastically and as
15 everybody knows in the state with the decrease
16 in voluntarism, you know, we have to prepare
17 for the future and, you know, ensure we have
18 adequate staffing 24/7.

19 We've come a long way with our
20 department. We're an accommodation department.
21 We have about 18 volunteer firefighters and 26
22 career personnel. Trying to cover every hour
23 of the day with the call volume as well as the
24 other jobs and functions that we have, it's
25 become increasingly difficult.

1 So our staffing has changed drastically
2 over the last few years. We've made some
3 pretty significant changes recently by putting
4 on a second 24-hour career engine to help
5 supplement the existing one along with our
6 volunteer duty crews.

7 So the staffing, again, like I said, the
8 need is there and, you know, we're going to
9 continue moving forward with meeting the needs
10 of our community.

11 MR. ETSCHMAN: And, also, the board is
12 discussing hiring anyone from two to six
13 additional career firefighters, full-time
14 firefighters in 2024 to help meet the needs of
15 the public.

16 MR. AVERY: So how would the new
17 employees be paid? Would they be paid out of
18 your current operating cost for that year?

19 MR. ETSCHMAN: Yes, they would except if
20 we get to the first quarter of the following
21 year which almost exclusively has to be paid
22 out of fund balance because we don't anticipate
23 getting our first quarter tax disbursement
24 until sometime in late March.

25 MR. AVERY: So how much is that roughly?

1 MR. ETSCHMAN: Our temporary budget for
2 2023 was 1.12 million.

3 MR. AVERY: For the first quarter?

4 MR. ETSCHMAN: Yes, temporary, yes.
5 That value as you know is limited by statute to
6 being no more than 14 percent of the previous
7 year budget.

8 MR. AVERY: It seems to me if I was
9 making those decisions, I would want to save
10 the 34,000 and rate payers money to have a
11 healthy reserve. Credit agencies look at both
12 debt and reserves when they do evaluations. I
13 would much prefer to see it paid for out of
14 your cash on hand.

15 MR. WINITSKY: Yeah. I mean, we
16 certainly respect your view and opinion, but I
17 think I would -- just to sort of counter that a
18 bit, we understand that which is why we have to
19 go to the voters if we want to do it and sort
20 of get their temperature and they approved,
21 right.

22 So had they had the same view, they
23 would have said no, but we were fortunate in
24 that they said yes. And, again, I don't mean
25 to diminish or ignore your concerns. They are

1 all absolute legitimate and I would probably be
2 asking similar questions, but ultimately it's
3 really just about maintaining what we have to
4 ensure our rating, maintaining what we have to
5 keep us in a good position for the gap period,
6 you know, first quarter and, you know, we think
7 to the extent that we can invest at or about
8 the rate on the lease, we think net, net it's
9 not quite a wash but not a lot.

10 So if we're talking about carrying a
11 little bit of interest to preserve all the
12 things we had mentioned, we think hopefully --
13 we believe it makes the most sense from an
14 economic perspective and hopefully you do too
15 recognizing your concerns.

16 Again, I do not mean to diminish or
17 otherwise ignore them. But, you know, we did
18 think about this, so we thought in the totality
19 of the circumstances, we thought this was the
20 best way to go. Otherwise we wouldn't have
21 asked the voters and we wouldn't be here today.

22 MR. AVERY: Jeff, I understand the
23 approach and I think the concerns are raised
24 relative to the voters, too. I'm not sure they
25 are aware of the fund balance and that

1 information wasn't privy to them at the time
2 they're voting, so I'm not sure that -- you
3 know, I would think they would -- that would
4 not weigh in to some extent with how people
5 might have, you know, cast their balances
6 knowing that was an option to use some of the
7 fund balance. That's all.

8 MR. WINITSKY: Right, that's fair.
9 That's a fair point. I don't know that they're
10 as educated as anybody on this phone call about
11 the nuances of finance. We certainly thought
12 about it.

13 MS. RODRIGUEZ: I agree with Ms. Close.
14 I think that when these votes are taken, the
15 voters are privy to this information. So I
16 think -- I understand what you're saying Jeff
17 and I otherwise would agree. But, again, I
18 also know when a vote -- you know, when this is
19 put to a vote, it's just a vote. They're not
20 given all the information, the details that are
21 involved.

22 MS. SUAREZ: So the question I guess for
23 really the fire district on this, we've
24 heard -- I guess putting forward the idea of
25 putting this into even a higher yield sort of

1 investment, is that something that the fire
2 district would be amenable to?

3 MR. ETSCHMAN: Yeah.

4 MS. SUAREZ: Okay. What I'd actually
5 like to do then quickly is ask the board if we
6 could go into closed session for a moment, so
7 I'm going to ask for a motion to do that.

8 MR. AVERY: So moved.

9 MR. CLOSE: Second.

10 MR. BENNETT: Ms. Suarez?

11 MS. SUAREZ: Yes.

12 MR. BENNETT: Mr. Di Rocco?

13 MR. DI ROCCO: Yes.

14 MR. BENNETT: Mr. Close?

15 MR. CLOSE: Yes.

16 MR. BENNETT: Mr. Avery?

17 MR. AVERY: Yes.

18 MR. BENNETT: And Ms. Rodriguez?

19 MS. RODRIGUEZ: Yes.

20 MR. BENNETT: All right. Members, the
21 closed session link is still active from this
22 morning's closed session.

23 - - -

24 (Whereupon, there was a recess
25 in the proceedings.)

1

- - -

2

MS. SUAREZ: Thank you for your

3

patience. I think at this juncture what I

4

would like to do and before we move forward, I

5

will just ensure that the applicant is

6

comfortable with it, is that we would move to

7

issue positive findings with the condition that

8

the fire district place \$212,000 into the cash

9

plan on equivalent investment of at least 5.3

10

percent at least at the outset of the

11

investment for the duration of the lease term,

12

so that way it ensures that the money is

13

fundable for purposes should it be necessary

14

but also kind of requires what was put forward

15

to us that there is a way to kind of make up

16

the difference in investment of what would

17

actually be put out for the term of the lease.

18

MR. WINITSKY: Yeah, I mean, I'll defer

19

to Ed on that, but I can't imagine --

20

MR. ETSCHMAN: I would agree to that,

21

yes.

22

MS. SUAREZ: Okay. Great. Then I will

23

ask for a motion.

24

MR. AVERY: So moved.

25

MR. CLOSE: Second.

1 MR. BENNETT: Ms. Suarez?

2 MS. SUAREZ: Yes.

3 MR. BENNETT: Mr. Di Rocco?

4 MR. DI ROCCO: Yes.

5 MR. BENNETT: Mr. Close?

6 MR. CLOSE: Yes.

7 MR. BENNETT: Mr. Avery?

8 MR. AVERY: Yes.

9 MR. BENNETT: And Ms. Rodriguez?

10 MS. RODRIGUEZ: Yes.

11 MR. BENNETT: Motion is approved with
12 the condition.

13 MR. WINITSKY: Thank you very much.

14 MS. SUAREZ: Good luck with getting the
15 vehicle.

16 The next applicant appearing before the
17 board today is the City of Wildwood. I think
18 we may still have Mr. Winitsky with us.

19 MR. WINITSKY: Jeff Winitsky. We are
20 bond counsel for the City of Wildwood. Also on
21 the line is Steve O'Connor from the city. He's
22 the city administrator, Susan Plaza who's the
23 chief financial officer, Rachel Fleck who's the
24 assistant treasurer and also we've got Anthony
25 Inverso who's the financial advisor for the

1 city from Phoenix Advisors. I'll let those
2 folks get sworn in.

3 - - -

4 . . . STEVE O'CONNOR, SUSAN PLAZA,
5 RACHEL FLECK and ANTHONY INVERSO, after having
6 been duly sworn, was examined and testified as
7 follows:

8 - - -

9 MS. SUAREZ: Mr. Winitzky, the floor is
10 yours.

11 MR. WINITSKY: Thank you. We are here
12 on behalf of the City of Wildwood seeking
13 approval pursuant to N.J.S.A. 48:2-26 to
14 utilize a nonconforming maturity schedule in
15 connection with the issuance by the city of its
16 not to exceed \$2,388,000 of general obligation
17 bonds, series 2023A.

18 The city intends to sell these
19 particular series of bonds to the United States
20 Department of Agriculture as part of USDA's
21 world development program which it has done in
22 the past and has done all over the state.

23 Specifically the USDA stepped in to help
24 finance a portion of the cost of the project
25 that includes the full replacement of water

1 lines and sewer lines on Taylor Avenue in the
2 city.

3 When you utilize the USDA to finance,
4 they have a long amortization schedule and a
5 very low interest rate. In this instance the
6 amortization period is 40 years and the
7 interest rate is only two percent which in
8 comparison to where the marketplace is
9 currently is a substantial savings.

10 The reason we're looking for a
11 nonconforming maturity schedule specifically is
12 the way that the USDA structures its loan
13 repayments, it creates level debts service
14 which doesn't specifically comport with the
15 local bond law for how you're supposed to
16 amortize that year over year, so to do so we
17 need to come before the board and ask for
18 specific approval to do so.

19 As I mentioned, the bonds are paying for
20 a portion of the cost of the total project.
21 Total project costs are around \$3.1 million.
22 The bonds will pay for a portion and the city
23 is receiving grants from a couple of other
24 sources in the total amount of around \$739,000.

25 Debt service for the bonds is

1 approximately \$87,000 a year which is not a lot
2 and I think the director had asked or staff had
3 asked in advance of this meeting, we had made
4 sort of overtures that we weren't going to look
5 to do long-term financing through USDA given
6 the long amortizations, sort of what that means
7 in total interest and yet here we are.

8 And the reason we're back notably is
9 sort of what I discussed at the outset is that
10 interest rates in the marketplace are more than
11 double what a USDA rate is, so it's hard to
12 ignore that in the context of where you can
13 find savings and we wouldn't have been saying
14 this six months ago. We are certainly saying
15 it now. And Anthony can speak to where rates
16 are, but they're generally in the neighborhood
17 of five percent, so this is a substantial
18 savings.

19 And ultimately the useful life, the
20 improvements that we're doing really would be
21 otherwise permissible under local law because
22 we're talking about sewers and water lines
23 which generally have very long life.

24 So we wouldn't be doing anything we
25 wouldn't be normally authorized to do. We

1 wouldn't even be talking to you, but because of
2 the nature of the amortization, that's why
3 we're here today.

4 So if you have any questions about the
5 project or about sort of the USDA, but I think
6 you're generally familiar or if the board has
7 anything, we're here to answer it.

8 MS. SUAREZ: Thank you. I think the
9 only question that I have is just to confirm
10 that Wildwood has been in communication with
11 USDA just regarding the terms and conditions
12 because of the pushback of the completion date.

13 So just to want make sure that everybody
14 I guess is still on the same page with that and
15 that that's not affecting any of the terms.

16 MR. WINITSKY: It is not. There have
17 been changes to the letters of conditions and
18 we've made accommodations to account for
19 timing, but the rate remains the same, the
20 commitment from USDA remains the same, so
21 everything is in order. This is just the final
22 piece for us to be able to actually close USDA.

23 MS. SUAREZ: Okay. I do not have any
24 other questions, so I'll open it up for the
25 board members or the public.

1 Hearing none, do we have a motion to
2 approve the nonconformity maturity schedule?

3 MS. RODRIGUEZ: I make a motion.

4 MR. CLOSE: Second.

5 MR. BENNETT: I heard Ms. Rodriguez
6 first and then I heard Mr. Close. Ms. Suarez?

7 MS. SUAREZ: Yes.

8 MR. BENNETT: Mr. Di Rocco?

9 MR. DI ROCCO: Yes.

10 MR. BENNETT: Mr. Close?

11 MR. CLOSE: Yes.

12 MR. BENNETT: Mr. Avery?

13 MR. AVERY: Yes.

14 MR. BENNETT: And Ms. Rodriguez?

15 MS. RODRIGUEZ: Yes.

16 MR. BENNETT: Motion approved.

17 MS. SUAREZ: The next applicant
18 appearing for the board today is the Camden
19 County Improvement Authority and I believe this
20 one is for the county capital program.

21 MR. WINITSKY: Correct. So, again, Jeff
22 Winitzky, bond counsel for the Camden County
23 Improvement Authority. Also on the line we've
24 got Jim Lex who's the executive director of the
25 Improvement Authority. We've got Steve

1 Williams who's the chief financial officer of
2 Camden County and we've got Josh Nyikita who's
3 financial advisor to the Improvement Authority
4 and the county. Did I miss anybody?

5 - - -

6 . . . JIM LEX, JOSH NYIKITA and STEVEN
7 WILLIAMS, after having been duly sworn, was
8 examined and testified as follows:

9 - - -

10 MS. SUAREZ: We can proceed.

11 MR. WINITSKY: Thank you. We are here
12 today on behalf of the Camden County
13 Improvement Authority, County of Camden seeking
14 positive findings pursuant to N.J.S.A. 48:5A-6
15 to issue not to exceed \$14,868,000 of the
16 Improvement Authority's county guarantee loan
17 revenue bonds and we're also seeking approval
18 pursuant to N.J.S.A. 40:37A-80 for the final
19 adoption by the county of a resolution that
20 would guarantee the payment of the principal
21 and interest of the bonds.

22 As the board is aware the Improvement
23 Authority and the county have worked in
24 partnership for financing the county's capital
25 program for a long time, specifically since

1 1992. This is simply a continuation of that
2 partnership.

3 In this case we're looking to
4 permanently finance the county's 2021 capital
5 plan. That includes a whole host of capital
6 projects and improvements. I'll just sort of
7 give you the broad strokes, specific details of
8 the individual categorized projects were
9 included in the application as Exhibit A, so
10 you can take a look at that if you want, but
11 I'll sort of give you the large categories of
12 what we're looking to do.

13 Specifically we're looking at buildings
14 and operations, parks and recreation, county
15 college, department of corrections, office of
16 the sheriff, public safety, public works,
17 sustainability and other projects.

18 So it sort of, you know, runs the gamut
19 of the capital projects that the county does in
20 any given year. This is just -- this happens
21 to be those that were approved in 2021 and
22 we're now permanently financing.

23 The way that this financing works and
24 has worked, the Improvement Authority issues
25 the bonds, loans the proceeds to the county

1 pursuant to a loan agreement, the loan payments
2 are structured to mirror debt service on the
3 bonds. In addition to the loan payments, the
4 county provides its unconditional repayment
5 guarantee. The reason we do that is ultimately
6 investors like to see county wrap even though
7 the replacement source is the same, it's just
8 viewed more positively from investors. They
9 have a better understanding and a better
10 comfort level. And, again, the county has done
11 this for a number of years.

12 The bonds are being issued to generate
13 relatively level debt service which wraps
14 around sort of the county's overall debt
15 profile and it was structured specifically that
16 way under current marketing conditions and
17 assuming we issue around -- I think it's --
18 Josh, correct me if I'm wrong here, I think
19 around \$14 million or so, so not specifically
20 the full amount of the projects. We may look
21 at a little bit of premium on this. So
22 assuming around \$14 million of principal, we're
23 looking at around \$1.3 million in debt service
24 annually.

25 So, like I said, this is a continuation

1 of partnership we've had for the better part of
2 30 plus years. So the representative of the
3 county, the authority and, as I said, the
4 financial advisor are here to answer any
5 questions that you might have.

6 MS. SUAREZ: Thank you very much. I do
7 not have any questions, so I'll open it up for
8 the board members or the public.

9 Hearing none, do we have a motion to
10 issue positive findings for both the project
11 and county guarantee?

12 MR. CLOSE: So moved.

13 MR. AVERY: Second.

14 MR. BENNETT: Mr. Close moves, Mr. Avery
15 second. Ms. Suarez?

16 MS. SUAREZ: Yes.

17 MR. BENNETT: Mr. Di Rocco?

18 MR. DI ROCCO: Yes.

19 MR. BENNETT: Mr. Close?

20 MR. CLOSE: Yes.

21 MR. BENNETT: Mr. Avery?

22 MR. AVERY: Yes.

23 MR. BENNETT: And Ms. Rodriguez?

24 MS. RODRIGUEZ: Yes.

25 MR. BENNETT: Motion approved.

1 MS. SUAREZ: Thank you. So then we also
2 have the Camden County Improvement Authority
3 this time for the Home Port Alliance project.

4 MR. WINITSKY: Yes. Once again, Jeff
5 Winitzky, bond counsel for the Camden County
6 Improvement Authority. On the line we've got a
7 few folks. We've got, again, Jim Lex from the
8 Improvement Authority. He's the director.
9 We've got Steve Williams from Camden County who
10 is the CFO. We've got Phil Rowan from Home
11 Port Alliance in Battleship New Jersey. He's
12 the executive director. And then we also have
13 Josh Nyikita who's the financial advisor for
14 the Improvement Authority. I don't know if
15 Jim, Steve, and Josh need to be sworn in again.
16 If not we can just swear in Phil.

17

- - -

18

. . . PHIL ROWAN, after having

19

been duly sworn, was examined and testified as
20 follows:

21

- - -

22

MR. WINITSKY: So this is a pretty

23

interesting and hopefully we think you agree

24

with us exciting project. I know we had a

25

pre-meeting and we had a really nice response

1 from everybody. I find it absolutely
2 interesting and a pretty amazing project.
3 Hopefully the board does, too.

4 So the Camden County Improvement
5 Authority is looking to issue its revenue bonds
6 and is seeking approval specifically pursuant
7 to N. J. S. A. 40:37A-54L to issue its county
8 guarantee revenue bonds. The proceeds of which
9 will be loaned to Home Port Alliance which is a
10 501-C entity whose sole charge and existence is
11 to maintain the USS New Jersey which is a
12 storied and battleship which is currently along
13 the Delaware Waterfront in the City of Camden.

14 I'm not going to get into all the
15 details about the ship or the project. I'm
16 going to let Phil do that because he tells it
17 much better than I do, but I will briefly
18 explain how the financing is to work.

19 As I mentioned the authority is looking
20 to issue \$3,250,000 of bonds to finance a
21 portion of the cost for improvements and
22 renovations to the ship, but the total project
23 costs are around \$10 million. The balance of
24 the costs are being paid and funded through a
25 grant that was made by the State of New Jersey.

1 So the combination of the two will get
2 us to completion of the project. The Home Port
3 Alliance will -- they will repay through their
4 general funds and the county recognizing the
5 importance of this project, not only to the
6 City of Camden and the county, but really to
7 the state of the country. I mean, this is one
8 of the few remaining battleships that we have.

9 The county is willing to provide its own
10 guarantee for repayment of the debt in the
11 event for some reason that the Home Port
12 Alliance can't make those payments.

13 I sort of touched on what the project
14 is, but I'm going to turn it over to Phil
15 because he's going to do a much better job to
16 explain a little bit about the ship, a little
17 bit about what we're doing and how the process
18 is going to work and hopefully get everybody
19 interested in coming down and seeing the ship.

20 With that, I'll turn it over to Phil.

21 MR. ROWAN: Thank you, Jeff. I'm not
22 actually in the air over the battleship.
23 That's the ship out at sea in the deep blue
24 Pacific Ocean.

25 Well, the Battleship New Jersey is the

1 most decorated battleship in U. S. naval
2 history. Built at the Philadelphia Naval
3 Shipyard 1940 to 1942, lunched on Pearl Harbor
4 day 1942 one year after the anniversary of the
5 attack on Pearl Harbor and as President
6 Roosevelt announced, basically it was America's
7 response to the Japanese attack.

8 So a very storied history of World War
9 II, the Korean war, the only battleship in the
10 world on the waters for the Vietnam era.
11 President Reagan brought her back for the '80s
12 to confront the Soviet Union, so she served in
13 the Cold War, Baroot, Lebanon, the Middle East
14 and then was finally decommissioned for the
15 final time in 1991, 32 years ago.

16 At that time the Navy overhauled the
17 bottom of the hull and dry dock in Long Beach,
18 California and then put her away in the Naval
19 Reserve facility in Bremerton, Washington on
20 the West Coast.

21 The Navy and Congress decided that New
22 Jersey was no longer needed and put her up for
23 ship donation. The Home Port Alliance applied
24 to the Navy for the ship and we were awarded
25 the battleship and the ship was towed from

1 Bremerton, Washington through the Panama Canal
2 up the East Coast to the Philadelphia Naval
3 Shipyard when the Secretary of Navy made the
4 final decision that it would be donated to the
5 Home Port Alliance of the USS New Jersey.

6 We're a 501(c)(3) nonprofit incorporated
7 in New Jersey. Basically as Jeff said to
8 operate and restore the ship. We're a
9 single-purpose corporation. We have museum
10 grounds, visitor center, a 15 million-dollar
11 pier. It's not a fishing pier. It actually
12 holds the battleship, so it's a very heavy duty
13 pier. A lot of it was funded with state and
14 local funds.

15 The ship needs to be dry docked. The
16 Navy recommends that every 20 years, the museum
17 ship be dry docked, so that would have been 12
18 years ago, so we're overdue. It was the task
19 of getting the funds to do this eight to 10
20 million dollar project.

21 We have been working with the
22 legislature and with the governor's office for
23 several years to try to get funding to overhaul
24 the bottom of the ship and dry dock it at the
25 Philadelphia Naval Shipyard and we were finally

1 successful this year.

2 The legislature put \$5 million in the
3 new fiscal year 2024 budget which is being
4 provided to us as a grant from the New Jersey
5 Historic Commission and we dealt with them over
6 the years for a number of operating funding
7 grants.

8 So we need additional funding to
9 complete the project this year and meetings
10 with the county commissioners -- I'm still
11 calling them freeholders -- but a meeting with
12 the county commissioners, they were supportive
13 based upon the need of the ship to be dry
14 docked and also the economic benefits to the
15 county and to the Camden City Waterfront. They
16 were one of five major waterfront attractions
17 in Camden.

18 So the project has been worked on by
19 with our staff and with our engineers for many
20 years. We put together a 48-page dry docking
21 plan including the towing of the vessel to the
22 dry dock number three at the Navy yard and all
23 of the things that need to be done.

24 In addition to the funds that we hope to
25 have approved today, we have some other

1 donations that we are hopeful that we would
2 get. They're not critical to the project, but
3 if we can get the U.S. Army Corps of Engineers
4 to help dredge the dock area while we're gone,
5 that would be a real plus for us.

6 We have been meeting with the Corps. It
7 is an authorized dredge area. They did dredge
8 it before for us and it's a question of I think
9 funding. At the time we were meeting with them
10 there was issues whether we would even have a
11 new federal budget, but hopefully that's been
12 resolved with a continuing resolution.

13 With the \$8,250,000 we can unhook the
14 ship which is probably the most complicated
15 part of the project, take off the mast and the
16 radar on the top of the ship to get under the
17 Walt Whitman Bridge to take the six-mile
18 transit down to the Navy yard, float her into
19 the dry dock and then the beginning of the
20 process would be blasting of the underwater
21 hull to remove aquatic growth and old paints
22 and then to put three or four coats of
23 high-tech coatings on the bottom of the ship
24 that would last hopefully another 30 years and
25 then you refloat her, you bounce the ship once

1 because she sits on concrete blocks and you
2 can't work on those areas that the blocks are
3 touching, so you have to raise the ship up
4 again, move her six feet, set her back down and
5 then work on those areas. Sort of like
6 painting a house. You have to paint where the
7 ladder was and then refloat her back, put
8 everything back together and hook her back up
9 at our dock at the foot of Clinton Street in
10 Camden.

11 So that process takes about three
12 months. It's about ten to 15 days to unhook
13 the ship. She's chained down to the bottom of
14 the river and is more in line -- all kinds of
15 connections, water, sewer, power and cable and
16 that has to be all properly unlinked and then
17 to re-hook her back up.

18 So our planning right now is about two
19 months in the dry dock for the overhaul and,
20 like I said, 15 days on each end to unhook her
21 and to reattach her.

22 So the project will move relatively
23 quickly. Our target date now for the dry dock
24 arrival is February 17th. We were looking at
25 January 8th before but the dry dock operator,

1 North Atlantic Ship Repair, has another vessel
2 that will continue to be in the dry dock up
3 until the middle of February.

4 So I'm available to answer any questions
5 you may have. This is probably the only ship
6 financing you'll ever do.

7 MS. SUAREZ: Well, don't say the only
8 one ever because hopefully when she's ready for
9 her next one, there will be an opportunity to
10 get that across the finish line.

11 MR. ROWAN: Any questions?

12 MS. SUAREZ: No. I think the only thing
13 that I would like to add is I'm a little miffed
14 that you're not sitting on the battleship again
15 today as you were for our pre-meeting which I
16 found pretty exciting.

17 MR. ROWAN: Yeah. Well, a couple days a
18 week I have to go to cardiac rehab. I took my
19 sweatsuit off and put a shirt on here. I'll be
20 back at the ship later this afternoon. Didn't
21 want to miss this hearing.

22 MS. SUAREZ: Appreciate that.

23 MR. ROWAN: The state has provided \$5
24 million for this project. We welcome anyone to
25 come down if you have questions or just want to

1 take a tour and learn about the things that we
2 do there. We have kids sleep overnight and a
3 lot of really cool stuff.

4 MS. SUAREZ: I think that's a pretty
5 interesting experience. I think I mentioned,
6 I'll say it again, I'm going to bring my nieces
7 who are all cell phone age where they can't get
8 cell phone access on the battleship, so it will
9 be a forced educational experience for all
10 involved.

11 MR. ROWAN: That's one of the great
12 things about the battleship. Their tablets and
13 iPhones, they don't work. They can't get any
14 communication. To some young people it's a
15 shock that they can't look at their phones.
16 It's a nice respite from -- spend most of their
17 days.

18 MS. SUAREZ: Exactly. I just have one
19 clarifying question. Mr. Winitzky, I don't
20 know if this is actually for you. I just want
21 to confirm because I know the application and
22 what we talked about is that the Navy I think
23 technically requires this every 20 years, but
24 it's been a little over 30 years since the last
25 one. As far as the useful life goes for this,

1 what is the actual determination on that?

2 MR. WINITSKY: Yeah. I mean, so the
3 Navy has its view of when these should be dry
4 docked and done and then there's sort of an
5 engineering view of how long these kinds of
6 improvements will last at the end of the day
7 and as evidenced by the fact that the ship sits
8 and there are no breaches in the hull, et
9 cetera, it is at least 30 years, likely more.

10 Obviously they want you to come in for
11 preventive maintenance and repair so that you
12 don't have to test that at the end of the day,
13 but for us we're confident and an engineer can
14 certify to useful life being in excess of the
15 amortization for the bonds.

16 I mean, it's certainly a unique
17 engineering review. Not a lot of these are
18 done, but we've looked at this and we've had
19 conversations with the folks at the battleship
20 and other engineers to justify the useful life
21 and ultimately we need to get there from a tax
22 perspective when we render an opinion that it's
23 done in accordance with the code and we're
24 comfortable with the amortization here versus
25 useful life.

1 MS. SUAREZ: Okay. Appreciate that. I
2 believe Mr. Rowan may have told us, too, in the
3 pre-meeting that a part of that is likely from
4 the fact of being in freshwater versus
5 saltwater and that may have some bearing on it.

6 MR. ROWAN: Absolutely. It's one of the
7 benefits that the Delaware River, it's aquatic
8 with a fine coating of machine oil. We've been
9 pretty lucky. A lot of the ships that are in
10 saltwater like the Iowa in LA and Missouri out
11 in Pearl Harbor, they have encrustations all
12 over their hull and that really affects the
13 steel.

14 So we're really fortunate to be in
15 freshwater. That's why the Navy has their
16 storage facilities in places like Philadelphia
17 because it's freshwater.

18 MS. SUAREZ: Well, hopefully that extra
19 little film just helps to protect our
20 battleship a little bit more.

21 I'll open it up for any questions or
22 comments from the board members or the public.

23 Well, hearing none, do we have a motion
24 to issue positive findings for both the project
25 and county guarantee?

1 MR. CLOSE: So moved.

2 MS. RODRIGUEZ: Second.

3 MR. BENNETT: I have Mr. Close and
4 Ms. Rodriguez. Ms. Suarez?

5 MS. SUAREZ: Yes.

6 MR. BENNETT: Mr. Di Rocco?

7 MR. DI ROCCO: Yes.

8 MR. BENNETT: Mr. Close?

9 MR. CLOSE: Yes.

10 MR. BENNETT: Mr. Avery?

11 MR. AVERY: Yes.

12 MR. BENNETT: And Ms. Rodriguez?

13 MS. RODRIGUEZ: Yes.

14 MR. BENNETT: Motion approved.

15 MS. RODRIGUEZ: Thank you. The next
16 applicant appearing for the board body is the
17 Gloucester County Improvement Authority.

18 MR. WINITSKY: So you've got me one more
19 time and then I promise I'll log off. Jeff
20 Winitzky from Parker McCay. We are bond
21 counsel to the Gloucester County Improvement
22 Authority. On the line today we have a few
23 folks, George Strachan from the Improvement
24 Authority. He's the executive director. We've
25 got Joseph Scully from Rowan University as well

1 as Michael Blake from Rowan University. We've
2 got Rowan's counsel, John Draikiwicz, who's on,
3 Josh Nyikita who's financial advisor. I don't
4 know if anybody else is on that I missed.

5 We're here on behalf of the Rowan
6 University seeking positive findings pursuant
7 to N.J.S.A. 48-5A-6 to issue not to exceed
8 \$180 million of the authority's loan revenue
9 bonds in one or more series on a tax exempt or
10 taxable basis to finance various capital
11 projects for Rowan University.

12 I think what's probably best for
13 purposes of presentation today to sort of
14 categorize what Rowan is doing in two distinct
15 boxes. The first being the new Schreiber
16 School of Veterinary Medicine which is an
17 extremely exciting project for the university
18 and the other, while equally important but
19 perhaps less exciting for those on the call
20 today, is Rowan's general capital projects as
21 part of their general capital plan.

22 So I'll start with the school of
23 veterinary medicine because that is obviously
24 very exciting for the university, should be
25 very exciting for the state as well.

1 As the board is aware, you know, Rowan
2 is one of the leading academic and research
3 institutions in the state and in furtherance of
4 where it sits today and where it would like to
5 go to, you know, maintain, to train and retain
6 top students, researchers, scientists, et
7 cetera has determined to expand its
8 undergraduate, graduate, and doctoral studies
9 program to include veterinary bioscience and
10 veterinary medicine.

11 Specifically for that aim, the
12 university has determined to establish the
13 Schreiber School of Veterinary Medicine which
14 will provide academic studies and training,
15 cutting in research and real world application
16 of veterinary bioscience and veterinary
17 medicine which will include granting
18 undergraduate bachelor's degrees in veterinary
19 studies and veterinary technology, graduate
20 master's and doctorates of philosophy and
21 veterinary bioscience which also will
22 collaborate with Rowan's existing medical
23 schools which include the Cooper Rowan School
24 of Medicine in Camden and the School of
25 Osteopathic Medicine as well.

1 We're also in collaboration with the
2 Graduate School of Biomedical Science and the
3 College of Science and Mathematics.

4 So there's a lot of interdisciplinary
5 collaboration because of the nature of what
6 vets do and lots of other sciences and even
7 business at the end of the day.

8 And, you know, importantly, they're
9 going to confer doctorates of veterinary
10 medicine and as well as doctoral degrees, so
11 it's a very exciting new school for the
12 university and obviously to establish a program
13 of this size and scope you need facilities, so
14 what they're going to do is to build a brand
15 new state of the art 185,000 square foot
16 facility to be located on Rowan's campus in
17 Glassboro that the university currently owns.

18 That facility will include classrooms,
19 labs, research facility, clinical space,
20 diagnostic space, treatment and operating
21 spaces including small and large animal science
22 and applied science, teaching, office space,
23 other administrative space.

24 I wanted to add because I didn't at the
25 outset that the vet school is exciting for a

1 variety of reasons. It will be the first
2 doctoral veterinary medicine granting
3 institution in the history of the State of New
4 Jersey. It's only one of six on the East Coast
5 of the United States and one of only 34 in the
6 entirety of the United States.

7 So it's a very exciting, very unique
8 program for the university. One that the
9 university thinks is going to really increase
10 its scope, not just regionally but nationally,
11 probably globally given what this particular
12 college of medicine is going to do.

13 The total project cost for the vet
14 school as one would expect are pretty high,
15 roughly around \$176 million. The university is
16 not financing all of those costs with the
17 proceeds of the bonds, rather they're funded
18 from a few different places.

19 There's a capital grant from the State
20 of New Jersey in the amount of \$75 million and
21 there's a grant of about 22 and a half million
22 dollars from the secretary of higher education
23 which was funded through the New Jersey
24 Facilities Trust Fund, so taken together those
25 will fund the capital cost of the vet school.

1 In addition to capital expenses and,
2 frankly, why the new school is called the
3 Schreiber School of Veterinary Medicine is
4 because of a very, very generous grant from
5 Gerald Schreiber who is the chairman of J&J
6 snack foods which is down here in South Jersey
7 and sells a whole lot of products and most of
8 the people on this call had probably had it
9 including pretzels and snow cones and all other
10 stuff.

11 He's a South Jersey guy, has a
12 commitment to Rowan University and has
13 generously established a 30 million-dollar
14 endowment which will be used not for capital
15 but for operating and specifically to establish
16 a scholarship fund for the veterinary school
17 which will have around \$1.3 million annually in
18 scholarship opportunities for students.

19 So we really hope that those monies will
20 attract folks who might not otherwise be able
21 to afford vet schools. It's not an inexpensive
22 way of schooling, so we're hoping that that can
23 offset a lot of those costs and we're excited
24 to keep folks in the region and in New Jersey
25 specifically. So that's the vet school.

1 The other side of the financing is, as I
2 mentioned at the outset, for the continuation
3 of the university's capital program which
4 includes comprehensive facilities and
5 operations, master plan, et cetera.

6 Specifically, again, these are more
7 general but I'll go through the categories of
8 what they're looking to do on campus. They're
9 going to improve and upgrade various student
10 housing facilities, renovate and improve and
11 upgrade the library.

12 They're actually acquiring and
13 renovating an existing school in Glassboro.
14 It's called the Glassboro Intermediate School.
15 What that's going to do is serve to move some
16 administrative functions and space over that
17 building, freeing up space on campus for, you
18 know, students and educational services at the
19 end of the day.

20 Also going to do renovations,
21 improvements, upgrades, et cetera to a whole
22 host of campus buildings and facilities
23 including Rowan hall which is sort of the
24 centerpiece of the university, the Chamberlain
25 Student Center, the Rowan Student Recreational

1 Center, west B hall and a couple other spots
2 around campus. A lot of this is big
3 improvements, HVAC, roofs, you know, big
4 improvements that have been part of the master
5 plan that really need to be done.

6 Rowan is working with the Improvement
7 Authority as they have done for a number of
8 years. It has been a really great partnership
9 both for the Improvement Authority and the
10 university.

11 Rowan is a leading engine for Gloucester
12 County, so the county and the Improvement
13 Authority have a commitment to helping them do
14 what they need to do. If we can find ways to
15 finance facilities on their behalf, we're going
16 to do that. Rowan has asked us to do so.
17 Again, so that's why we're here today.

18 As in past transactions, the structure
19 of this issue will include the Improvement
20 Authority issuing bonds, loaning the proceeds
21 of those bonds to the university.

22 The loan repayments will be made to
23 mirror debt service on the bonds. The bonds
24 are structured in a way to wrap around the
25 existing debt of the university, sort of try to

1 maintain sort of what they're paying in debt
2 service and recognizing the increases over
3 time.

4 Rowan has a whole bunch of debt service
5 coming off in future years, so this wraps
6 around nicely with their overall debt service
7 plan. Josh and Joe can speak to that a little
8 bit more.

9 We expect amortization of the bonds to
10 be approximately 30 years which corresponds to
11 the useful life in aggregate of all the
12 projects to be completed. And, in fact, we had
13 submitted to staff of a detailed analysis of
14 what we were doing and the aggregate and useful
15 life for each and then what the overall useful
16 life would be so that you could see it matches
17 up for what we expect total amortization length
18 to be.

19 Like I said, it's a very exciting
20 project in the form of the vet school and it's
21 an absolutely necessary project in the form of
22 the university's master plan.

23 We've got representatives of the
24 university to speak to all of the things that
25 are going on including these projects and, of

1 course, the Improvement Authority and our
2 financial advisor to answer any technical
3 questions or financial questions that you might
4 have.

5 So with that I'll turn it back over to
6 the director and the members of the board.

7 MS. SUAREZ: I was at Rowan University
8 last week, took some pictures of the banner
9 that is now at Rowan and sent it to staff
10 regarding the new veterinary school that's
11 coming.

12 I do not have any specific questions. I
13 think most of what I would have pushed a little
14 bit on for additional information was already
15 addressed, so thank you for that, Mr. Winitzky.

16 Mostly just kind of centering around
17 some of the wrapping around of the existing
18 school debt, some of this conversation just
19 about Rowan's total debt and how much of that
20 actually is with Gloucester County Improvement
21 Authority which I know we talked about a little
22 bit too during our pre-meeting, so appreciate
23 all of that information.

24 So at this juncture I'm going to open it
25 up to the board members or the public to see if

1 they have any additional questions they'd like
2 to ask.

3 MS. RODRIGUEZ: I'm really excited about
4 the school and I wish it had been around ten
5 years ago. So I'm really, really excited. I'm
6 all about education and this is really, really
7 exciting and definitely needed.

8 MS. SUAREZ: I'll add that staff told me
9 I'm not allowed a career change because
10 veterinary medicine I was told I can't have
11 anymore hats.

12 If there are any other questions or
13 comments, I will ask for a motion to issue
14 positive findings.

15 MS. RODRIGUEZ: I make a motion.

16 MR. CLOSE: Second.

17 MR. BENNETT: Ms. Rodriguez.

18 Mr. Suarez?

19 MS. SUAREZ: Yes.

20 MR. BENNETT: Mr. Di Rocco?

21 MR. DI ROCCO: Yes.

22 MR. BENNETT: Mr. Close?

23 MR. CLOSE: Yes.

24 MR. BENNETT: Mr. Avery?

25 MR. AVERY: Yes.

1 MR. BENNETT: And Ms. Rodriguez?

2 MS. RODRIGUEZ: Yes. Congratulations
3 and lots of luck.

4 MS. SUAREZ: Okay. The next applicant
5 on today's agenda was the Jersey City Municipal
6 Utilities Authority which has been deferred.
7 Mr. Jessup?

8 MR. JESSUP: You got it, application
9 deferred.

10 MS. SUAREZ: We're going to move on to
11 the final applicant appearing before the board
12 today which is the Union County Improvement
13 Authority.

14 I think I see Mr. Draikiwicz.

15 MR. DRAIKIWICZ: John Draikiwicz from
16 Gibbons Law, P.C., bond counsel for the Union
17 County Improvement Authority in connection with
18 this transaction as well as we have Bibi
19 Taylor, the executive director of the
20 authority, and Dieter Lerch.

21 - - -

22 . . . BIBI TAYLOR and DIETER LERCH,
23 after having been duly sworn, was examined and
24 testified as follows:

25 - - -

1 MR. DRAIKIWICZ: By the way, thank you
2 for the hour-long presentation of the Jeff
3 Winitzky show. It was great hearing Jeff speak
4 for the last hour. Jeff, congratulations.

5 The Union County Improvement Authority
6 received positive findings from the local
7 finance board on April 14th, 2021 in connection
8 with the issuance of not to exceed 120 million
9 of its county guaranteed lease revenue bonds.
10 The proceeds of which will be used to finance
11 the planning, design, construction and
12 equipment of the new government complex.

13 The bonds will be secured by lease
14 payments pursuant to a lease agreement between
15 the authority and the county and would also be
16 secured by a Union County guarantee.

17 The transaction was delayed due to a
18 lawsuit that challenged the design procurement
19 process which challenge was successful.

20 The legal challenge delayed the word of
21 the contract for construction by more than two
22 years. The authority will now go out to public
23 bid in November of 2023 with the award of the
24 construction contract expected in early 2024.

25 The bond financing will follow shortly

1 thereafter. The changes to local finance board
2 application which is heard again on April 14th,
3 2021 was really threefold.

4 One was the budget for the project is
5 now \$152,300,000.

6 Two, the funding sources in addition to
7 the bonds will be state grants in the amount of
8 \$27.3 million and the contribution from the
9 County of Union of \$5 million.

10 The third item that changed was
11 obviously the maturity schedule which was
12 pushed back two and a half years and since that
13 time, you know, interest rates have risen as
14 well.

15 We included a set of numbers, financial
16 numbers for the review by the board. So those
17 were the three changes that occurred since the
18 application was positively received as positive
19 findings two years ago.

20 We would be happy to answer any
21 questions at this time.

22 MS. SUAREZ: Okay. Thank you very much
23 for that. I think the only question that I
24 have, Mr. Draikiwicz, and perhaps we can just
25 go in a little greater detail, I do know that

1 now the costs have increased for the project by
2 about \$30 million.

3 If we can go into a little detail as to
4 what the increases were a result of, I think
5 that would be helpful for the board.

6 MR. DRAKIWICZ: If I could pass that
7 question along probably to Bibi or Dieter.

8 MR. LERCH: The original contract was a
9 design built contract, so the actual price was
10 negotiated and the negotiated price at that
11 time was \$123 million. That was approximately
12 two and a half years ago now. So two things --
13 really the major increase now, we're looking at
14 direct course of about \$130 million now for the
15 hard course and that's really as a result of
16 our consultants for factoring in the inflation.

17 So it's really inflationary cost factor
18 on the hard cost which increased the total
19 budget. As you said the good news, though,
20 when we did the original application, we did
21 not have the state contributions. We now have
22 the state contribution of \$27 million to offset
23 it.

24 MS. SUAREZ: Ms. Taylor, is there
25 anything you wanted to add on that?

1 MS. TAYLOR: We did receive an estimate
2 from our architect of record. We had an
3 independent estimate on the design of the new
4 building under a design of mid-build scenario.

5 So that's where there is costs
6 adjustments since the pandemic and with some of
7 the shortages and supplies.

8 MR. DRAIKIWICZ: If I may add, the legal
9 structures had no changes.

10 MS. SUAREZ: I'm going to open up to see
11 if there are any other questions or comments
12 from the board members or anyone from the
13 public.

14 Hearing none, do we have a motion to
15 issue positive findings?

16 MR. AVERY: So moved.

17 MS. RODRIGUEZ: Second.

18 MR. BENNETT: Mr. Avery move and
19 Ms. Rodriguez second. Ms. Suarez?

20 MS. SUAREZ: Yes.

21 MR. BENNETT: Mr. Di Rocco?

22 MR. DI ROCCO: Yeah.

23 MR. BENNETT: Mr. Close?

24 MR. CLOSE: Yes.

25 MR. BENNETT: Mr. Avery?

1 MR. AVERY: Yes.

2 MR. BENNETT: And Ms. Rodriguez?

3 MS. RODRIGUEZ: Yes.

4 MR. BENNETT: Motion approved.

5 MS. SUAREZ: So the last item on the
6 agenda for today is the approval of the local
7 finance board 2024 meeting schedule. I believe
8 all of the dates will be on the second
9 Wednesday of each month. The schedule will be
10 posted on our website, so I'm going to ask if
11 we have a motion to adopt as submitted.

12 MR. CLOSE: Make the motion to adopt.

13 MR. AVERY: Second.

14 MR. BENNETT: Mr. Di Rocco?

15 MR. DI ROCCO: Yes.

16 MR. BENNETT: Mr. Close?

17 MR. CLOSE: Yes.

18 MR. BENNETT: Mr. Avery?

19 MR. AVERY: Yes.

20 MR. BENNETT: Ms. Rodriguez?

21 MS. RODRIGUEZ: Yes.

22 MR. BENNETT: Motion is approved.

23 MS. SUAREZ: Okay. Then I believe that
24 concludes our agenda, so I'm going to ask a
25 motion to adjourn.

1 MR. CLOSE: So moved.

2 MR. AVERY: Second.

3 MR. BENNETT: Mr. Avery and Mr. Close.

4 Ms. Suarez?

5 MS. SUAREZ: Yes.

6 MR. BENNETT: Mr. Di Rocco?

7 MR. DI ROCCO: Yes.

8 MR. BENNETT: Mr. Close?

9 MR. CLOSE: Yes.

10 MR. BENNETT: Mr. Avery?

11 MR. AVERY: Yes.

12 MR. BENNETT: And Ms. Rodriguez?

13 MS. RODRIGUEZ: Yes. And I need to make
14 a comment. The director doesn't have a new
15 title. The director has a new position and she
16 is the acting commissioner of the Department of
17 Community Affairs of New Jersey. I'm going to
18 leave it right there.

19 MS. SUAREZ: Thank you, Ms. Rodriguez.

20 - - -

21 (Hearing concluded at 1:00 p.m.)

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

STATE OF NEW JERSEY

SS.

COUNTY OF CAMDEN

I, AUBREY MCNALLY, a Certified Court reporter and Notary Public of the State of New Jersey, do hereby certify that I reported the hearing in the above-captioned matter; that the said witness was duly sworn by me; that the reading and signing of the deposition were waived by said witness and by counsel for the respective parties; That the foregoing is a true and correct transcript of the stenographic notes of testimony taken by me in the above-captioned matter.

I further certify that I am not an attorney or counsel for any of the parties, nor a relative or employee of any attorney or counsel connected with this action, nor financially interested in the action.

----- Aubrey McNally -----

AUBREY D. MCNALLY, CCR, RPR #30XI00234300

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