

HOUSING AUTHORITY OF THE TOWNSHIP OF HADDON

RESOLUTION 2018-1- Meeting date of (9/19/2018)

WHEREAS, the Board of the Housing Authority of the Township of Haddon acting within its Authority and Obligation moves to approve invoice payments of **\$23,322.90** and payroll payments of **\$13,754.25** for a total of **\$37,077.15**, since the last Board meeting of **August 15, 2018**. Details of these amounts are included in the Meeting Reports for the Meeting of September 19, 2018 and filed accordingly.

SIGNATURES:

Alma Zwick, Chairperson

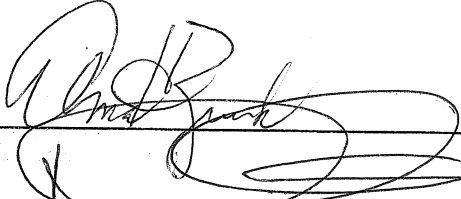
Doug Wallace, Vice-Chairperson

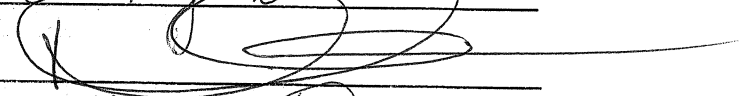
Rosa Tanzi

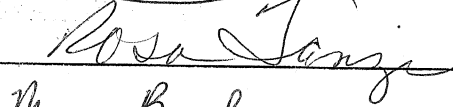
Mary Berko


Frank Jackson

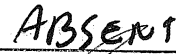
Brian Seltzer

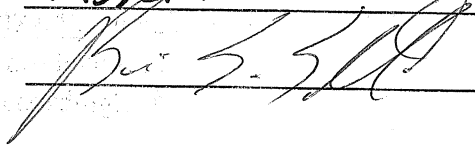


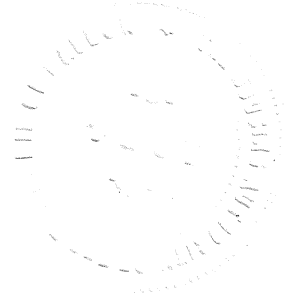












**RESOLUTION TO RENEW MEMBERSHIP IN THE
NEW JERSEY PUBLIC HOUSING AUTHORITY**

JOINT INSURANCE FUND

WHEREAS, Public Housing Authorities in the State of New Jersey are permitted to join together to form a Joint Insurance Fund as permitted by N.J.S.A. 40A:10-36 et.seq.; and

WHEREAS, the statutes regulating the creation and establishment of a Joint Insurance Fund contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such fund; and

WHEREAS, the governing body of the Haddon Township Housing Authority has determined that membership in the Joint Insurance Fund is in the best interest of the **Authority**.

NOW THEREFORE, BE IT RESOLVED, that the governing body of the **Authority** does hereby resolve and agree to renew its membership in the NJPHA Joint Insurance Fund, effective January 1, 2019 to expire on December 31, 2021 for the purpose of establishing the following types of coverage:

1. Workers' Compensation and Employer's Liability;
2. Liability, other than motor vehicle;
3. Property Damage, other than motor vehicle;
4. Motor Vehicle.
5. Public Officials Liability/Employment Practices Liability

BE IT FURTHER RESOLVED that Joseph Iacovino is authorized to execute the application for membership and the accompanying certification on behalf of the **Authority** and

BE IT FURTHER RESOLVED that the governing body is authorized and directed to execute the Indemnity and Trust Agreement and such other documents signifying their membership in the FUND as are required by the FUND'S Bylaws and to deliver same to the Administrator of the FUND with the express reservation that said document shall become effective only upon the applicant's admission to the FUND following approval by the FUND, passage by the Authority of a Resolution Accepting Assessment and approval by the New Jersey Department of Insurance and the Department of Community Affairs.

AYES - 5

NAYS - 0

ABSTAIN - 0

By:

JA Iacovino EXEC. DIR.
Signature

Date:

Sept. 19, 2018

THE HADDON TOWNSHIP HOUSING AUTHORITY –

MEETING HELD ON SEPTEMBER 19, 2018

**RESOLUTION 2018-2 - TO RENEW MEMBERSHIP IN THE NEW
JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND**


(See attached)

APPROVED WITH SIGNATURES:

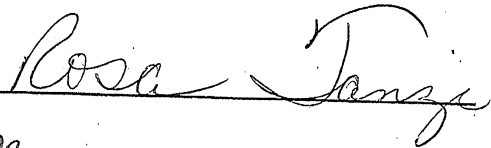
Alma Zwick, Chairperson



Douglas Wallace, Vice-Chairperson



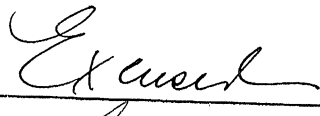
Rosa Tanzi



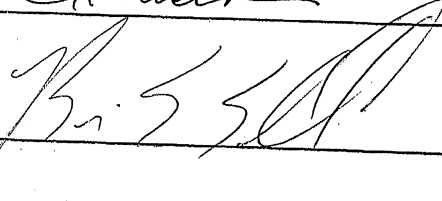
Mary Berko




Frank Jackson



Brian Seltzer




9/19/18

**INDEMNITY AND TRUST AGREEMENT
FOR THE
NEW JERSEY PUBLIC HOUSING AUTHORITY
JOINT INSURANCE FUND**

THIS AGREEMENT, made this 19th day of September 2018, in the County of Camden, State of New Jersey, By and Between, New Jersey Public Housing Authority Joint Insurance Fund referred to as :**"FUND,"** and the governing body of the Haddon Township Housing Authority, a duly constituted public housing authority hereinafter referred to as **"Authority."**

WITNESSETH:

WHEREAS, several **Authorities** have collectively formed a Joint Insurance Fund as authorized pursuant to NJSA 40A:10-36 et seq., and the administrative regulations promulgated pursuant thereto; and

WHEREAS, the **Authority** has agreed to continue to be a member of the FUND in accordance with the Bylaws of the FUND and in consideration of such obligations shall share in the benefits derived by the membership of the FUND;

NOW THEREFORE, it is agreed as follows:

1. The **Authority** accepts the FUND's Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said Bylaws and the pertinent statutes and Administrative Regulations pertaining to same.
2. The **Authority** agrees to participate in the FUND with respect to the types of insurance listed in their Resolution authorizing their application to the Fund.
3. The **Authority** agrees to remain a member of the FUND for a period, the commencement of which shall begin on January 1, 2019, and expire on December 31, 2021.
4. The **Authority** certifies that it has never defaulted any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two years prior to the date hereof.
5. In consideration of membership in the FUND, the **Authority** agrees that it shall jointly and severally assume and discharge the liability of each and every member of the FUND, all of whom as a condition of membership in the FUND shall execute a verbatim counterpart of this agreement and by execution hereof the full faith and credit of the **Authority** is pledged to the punctual payments of any sums which shall become due to the FUND in accordance with the Bylaws thereof, this Agreement or any applicable Statute. However, nothing herein shall be construed as an obligation of the **Authority** for claims and expenses that are not covered by the FUND, or for that portion of any claim or liability within the individual **Authority** retained limit or in an amount which exceeds the FUND's limit of liability.

6. If the FUND in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the **Authority** agrees to reimburse the FUND for all such reasonable expenses, fees, and costs on demand.
7. The **Authority** and the FUND agree that the FUND shall hold all monies in excess of the individual **Authority** retained loss fund paid by the **Authority** to the FUND as fiduciaries for the benefit of FUND claimants all in accordance with N.J.A.C. 11:15-2.1 et seq.
8. The FUND shall establish separate Trust Accounts for each of the following categories of risk and liability:
 1. Workers' Compensation and Employer's Liability;
 2. Liability, other than motor vehicle;
 3. Property Damage, other than motor vehicle;
 4. Motor Vehicle.
 5. Public Officials Liability

The FUND shall maintain Trust Accounts aforementioned in accordance with NJSA 40A:10-36 et seq., and such other statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance of reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by NJAC 11:15-2.2.

9. Each **Authority** being a member of the Fund shall be obligated to execute this Agreement.

Haddon Township Housing Authority

Sept. 19, 2018
Date

J. A. IACOVINO CS-PHM
Authorized Signature - Print

J. A. Iacovino
Authorized Signature Sign

[Signature]
Attest
Co-Manager

NJ Public Housing Authority Joint Insurance Fund

By: Rafael H. Zurich

Chairman

Attest: [Signature]

Co-Manager

Date: Sept. 19, 2018

THE HADDON TOWNSHIP HOUSING AUTHORITY

MEETING HELD ON SEPTEMBER 19, 2018

INDEMNITY AND TRUST AGREEMENT FOR THE

NEW JERSEY PUBLIC HOUSING AUTHORITY

JOINT INSURANCE FUND


SEE ATTACHED – ADDENDUM TO RESOLUTION 2018-1

APPROVED WITH SIGNATURES:


Alma Zwick, Chairperson



Douglas Wallace, Vice-Chairperson



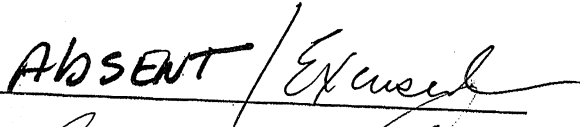
Rosa Tanzi



Mary Berko



Frank Jackson



Brian Seltzer




9/19/18

2019 HOUSING AUTHORITY BUDGET RESOLUTION

HADDON TOWNSHIP

(Name)

FISCAL YEAR: FROM: 1/1/2019 TO: 12/31/2019

WHEREAS, the Annual Budget and Capital Budget for the HADDON TOWNSHIP Housing Authority for the fiscal year beginning, 1/1/2019 and ending, 12/31/2019 has been presented before the governing body of the HADDON TOWNSHIP Housing Authority at its open public meeting of 10/17/2018; and

WHEREAS, the Annual Budget as introduced reflects Total Revenues of \$ 755,220, Total Appropriations, including any Accumulated Deficit if any, of \$ 751,460 and Total Unrestricted Net Position utilized of 0; and

WHEREAS, the Capital Budget as introduced reflects Total Capital Appropriations of \$ 77,246 and Total Unrestricted Net Position planned to be utilized as funding thereof, of \$ 0; and

WHEREAS, the schedule of rents, fees and other charges in effect will produce sufficient revenues, together with all other anticipated revenues to satisfy all obligations to the holders of bonds of the Authority, to meet operating expenses, capital outlays, debt service requirements, and to provide for such reserves, all as may be required by law, regulation or terms of contracts and agreements; and

WHEREAS, the Capital Budget/Program, pursuant to N.J.A.C. 5:31-2, does not confer any authorization to raise or expend funds; rather it is a document to be used as part of the said Authority's planning and management objectives. Specific authorization to expend funds for the purposes described in this section of the budget, must be granted elsewhere; by bond resolution, by a project financing agreement, by resolution appropriating funds from the Renewal and Replacement Reserve or other means provided by law.

NOW, THEREFORE BE IT RESOLVED, by the governing body of the HADDON TOWNSHIP Housing Authority, at an open public meeting held on 10/17/2018 that the Annual Budget, including all related schedules, and the Capital Budget/Program of the HADDON TOWNSHIP Housing Authority for the fiscal year beginning, 1/1/2019 and ending, 12/31/2019 is hereby approved; and

BE IT FURTHER RESOLVED, that the anticipated revenues as reflected in the Annual Budget are of sufficient amount to meet all proposed expenditures/expenses and all covenants, terms and provisions as stipulated in the said Housing Authority's outstanding debt obligations, capital lease arrangements, service contracts, and other pledged agreements; and

BE IT FURTHER RESOLVED, that the governing body of the HADDON TOWNSHIP Housing Authority will consider the Annual Budget and Capital Budget/Program for adoption on 12/19/2018.

[Signature]
(Secretary's Signature)

10/17/18
(Date)

Governing Body
Member:

Recorded Vote
Aye

Nay

Abstain

Absent

ALMA ZWICK
ROSA TANZI
MARY BERKO
~~FRANK JACKSON~~
BRIAN SELTZER
DOUGLAS WALLACE

✓
✓
✓
✓
✓
✓

Excused

✓

HOUSING AUTHORITY OF THE TOWNSHIP OF HADDON

RESOLUTION 2018-2- Meeting date of (10/17/2018)

WHEREAS, the Board of the Housing Authority of the Township of Haddon acting within its Authority and Obligation moves to approve invoice payments of **\$54,866.68** and payroll payments of **\$11,507.62** for a total of **\$66,374.48**, since the last Board meeting of **September 19, 2018**. Details of these amounts are included in the Meeting Reports for the Meeting of October 17, 2018 and filed accordingly.

SIGNATURES:


Alma Zwick, Chairperson


Doug Wallace, Vice-Chairperson

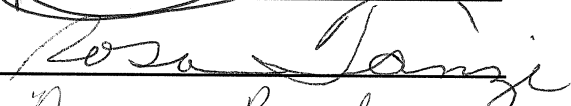
Rosa Tanzi


Mary Berko

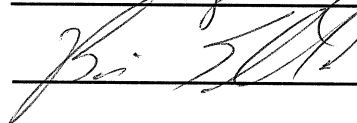
Brian Seltzer













10/17/18



New Jersey Public Housing Authority Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

To: Executive Director/Board of Commissioners
New Jersey Public Housing Authority Joint Insurance Fund

From: Tracy Lopez, Account Manager
PERMA Risk Management Services

Date: November 30, 2018

Re: Fund Commissioner Appointment - 2019

Pursuant to the JIF's bylaws, each member Authority must appoint a representative to the Fund. The bylaws state:

“In the manner generally prescribed by law, each member shall appoint one (1) commissioner to the Fund. Each member shall select either a member of its governing body or one of its employees.”

We have enclosed the portion of the bylaws that pertain to Fund Commissioners and further outlines the responsibilities of the appointed Fund Commissioner.

While most Fund Commissioners will remain the same as expiring, we ask that you please submit a resolution appointing the Fund Commissioner for confirmation and for our files by **January 1, 2019 for the 2019 Fund year.** Members that have not notified the Fund office of staff changes with respect to the current Fund Commissioner should utilize this process in order to update our records accordingly. **If the Fund insures more than one entity/non-profit for your authority, please submit a resolution for each entity.**

For your convenience, we have enclosed a sample resolution that your Authority can use to appoint your representative to the Fund.

You may email or fax your response to my attention as follows:

Email: TracyL@permainc.com

Fax: 201-881-7633 or 856-830-1460

Thank you, and if you have any questions, please feel free to contact us at the Fund office.

- f. In the event of a vacancy of the Special Commissioner caused by reason other than the expiration of the term of office, the member which appointed the commissioner shall appoint the replacement for the unexpired term.
- g. Any commissioner can be removed from office for cause by two-thirds vote of the full membership of the Fund Commissioners/Executive Committee. Upon such a vote, it shall be incumbent upon the member to replace the commissioner.

3. Responsibilities:

- a. The Fund Commissioners are hereby required, authorized and empowered to operate the Fund in accordance with these bylaws and appropriate state laws and regulations in the interests of the total membership of the Fund.
- b. The Fund Commissioners shall determine and establish the Fund's budget, assessments, loss reserves, surplus, limits of coverage, limits of excess insurance or reinsurance, coverage documents, refunds and other financial and operating policies of the Fund.
- c. The Fund Commissioners shall invest monies held in trust in any account in accordance with the Fund's cash management plan and consistent with the statutes and rules governing the investment of public funds by joint insurance funds established pursuant to NJSA 40A:10-36, et seq.
 - d. The Fund Commissioners shall collect and disburse all money due to or payable by the Fund, or authorize such collection and disbursement.
 - e. The Fund Commissioners may enter into contracts with other persons or with public bodies of this state for any professional, administrative or other services as may be necessary to carry out the purposes of the Fund.
 - f. The Fund Commissioners may purchase and serve as the master policy holders, if desired, for any insurance, including excess insurance or reinsurance.
 - g. The Fund Commissioners shall prepare, or cause to be prepared, a risk management plan for the Fund.
 - h. The Fund Commissioners, as the need arises, may amend the bylaws and the risk management plan of the Fund pursuant to NJSA 40A:10-36, et seq.
 - i. The Fund Commissioners may authorize the Fund to become a member of other joint insurance Funds organized pursuant to NJSA 40A:10-36, et seq. for the purpose of providing excess, environmental impairment liability, residual liability, and or other insurance, and may authorize the Fund Chairman to execute such documents including but not limited to an indemnity and trust agreement as required to secure such membership(s).

THE HADDON TOWNSHIP HOUSING AUTHORITY

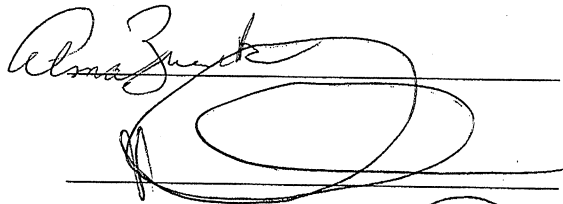
RESOLUTION 2018-03- Meeting date of (10/ 17/ 2018)

BOARD OF COMMISSIONERS – SIGNATURE APPROVAL OF:

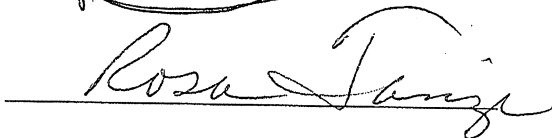
**WHEREAS, THE BOARD OF COMMISSIONERS OF THE HOUSING AUTHORITY,
TOWNSHIP OF HADDON, NJ ACTING WITHIN ITS AUTHORITY AND
OBLIGATION PREVIOUSLY ADOPTED AN EMPLOYEE HANDBOOK; AND
WHEREAS, THERE IS A COMPLIANCE NEED TO AMEND THE HANDBOOK; AND
WHEREAS, BEING IN COMPLIANCE AS SUCH WILL REDUCE THE AUTHORITY'S
DEDUCTIBLE AND CO-INSURANCE REQUIREMENTS ON EMPLOYMENT
PRACTICES LIABILITY CLAIMS; THEREFORE BE IT RESOLVED, THE
ATTACHED LISTS THE AMENDMENTS THAT HAVE BEEN MADE TO THE
EMPLOYEE HANDBOOK:**

APPROVED WITH SIGNATURES:

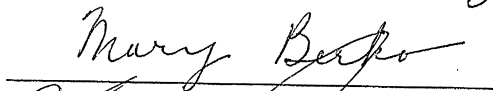
Alma Zwick, Chairperson

Handwritten signature of Alma Zwick in black ink, written over a horizontal line.

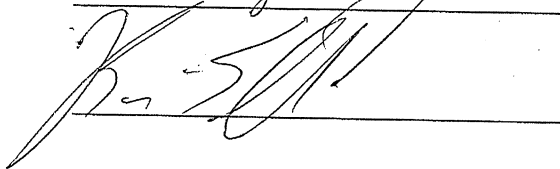
Doug Wallace, Vice-Chairperson

Handwritten signature of Rosa Tanzi in black ink, written over a horizontal line.

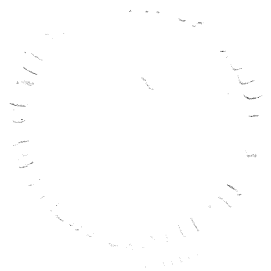
Rosa Tanzi

Handwritten signature of Mary Berko in black ink, written over a horizontal line.

Mary Berko

Handwritten signature of Brian Seltzer in black ink, written over a horizontal line.

Brian Seltzer



**Synopsis of Changes to
Municipal Excess Liability Joint Insurance Fund
MODEL PERSONNEL POLICIES AND PROCEDURES MANUAL**

The Municipal Excess Liability Fund Personnel Policy Committee ("Committee") convened to consider changes to the Model Personnel Policies and Procedures ("Manual") for the 2019 Policy Year. In order to be eligible to maintain current deductibles and co-pay, members must be in compliance with the Employment Practices Liability Program. Members must adopt the recommended changes by October 1, 2018.

This memorandum is intended to provide an overview of the changes to the Manual and accompanying documents. Members should amend their personnel manual accordingly.

Discussion of Adopted Changes:

Change 1: Protections Against Discrimination and Accommodation for Breastfeeding Employees (Located in Section One)

The Manual was modified to amend the Anti-Discrimination Policy and the Americans with Disabilities Act Policy/ New Jersey Pregnant Worker's Fairness Act contained in Section One to include protections for breastfeeding to comply with recent changes in New Jersey law. The Manual now expressly protects individuals who are breastfeeding from discrimination and requires the Local Unit to provide to employees who are breastfeeding a reasonable break time each day and a suitable room or other location with privacy, other than a toilet stall, in close proximity to work area for the employee to express breast milk for the child.

Change 2: Modification to Communication Media Policy (Located in Section Two)

The Communication Media Policy was amended to be a "Communication Media/ Social Media Policy" with relevant changes contained within to be in compliance with recent cases.

Change 3: Section Five

There are some revisions to this Section in accordance with the Fair Credit Reporting Act.

Change 4: Modification to Open Public Records Meetings Act Section (Located in Section Five)

Three changes have been made to the policy's Open Public Meetings Act (OPMA) section. First, the policy has been amended to reflect the holding of Keane Federation of Teacher v. Ada Morell, 448 N.J. Super. 520 (App. Div. 2017). In Keane Federation, the Appellate Division held that Rice notices are not only required when there is *discussion* regarding the appointment, termination, terms and conditions of employment, performance evaluation or discipline of any current or prospective officer of employee in closed session but also when the local unit intends to *act* on these enumerated matters. Additional language has been added to clarify this expansion of when Rice notices are required to be issued. Second, the policy has been amended to clarify that only the

municipal governing body or a "public body" of the local unit (as that term is defined by OPMA) are required to provide Rice notices.

Third, changes have been made to update the criminal background checks in accordance with State legislative amendments.

Change 5: Overtime Compensation

Overtime Compensation Policy in Section 4 of the Manual was modified slightly to clarify the rate of overtime pay. This is not a substantive change.

Other Items of Note:

The Committee also discussed the following items, which did not necessitate any changes to the Manual but should be considered by the Members:

1. Attached please find a notice from the Department of Community Affairs regarding the certifications required by the P.L. 2017, c. 183. and referenced sample certifications.
2. In January, 2018 the DOT published a Notice of Proposed Rulemaking in the Federal Register that announced that proposes some amendments to the current DOT-regulated drug and alcohol testing requirements to broaden the testing of opiates to include synthetic opioids.
3. In January 2018, New Jersey enacted P.L. 2017, c.272, which requires the Civil Service Commission to develop a uniform domestic violence policy that all public employers, regardless if they are Civil Service, must adopt and distribute to their employees. To date, the Civil Service Commission has not adopted such a policy.

Please consider these changes and consult with your general counsel prior to adopting same.

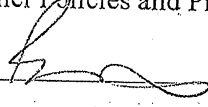
Checklist for Members with Currently Approved Risk Control Plans

2019-2020 MEL EMPLOYMENT PRACTICES
RISK CONTROL UPDATE CHECKLIST

Name of Municipality or Authority: Haddon Township Housing Authority

- ☒ Retain Employment Attorney/Advisor: (name) Brett Wiltsey
- ☐ Update and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual: (Not necessary to attach)
- ☐ Distribute a notice concerning the Conscientious Employee Protection Act to all personnel:
- ☒ Update and distribute the Employee Handbook: (Not necessary to attach)
- N/A ☐ Adopt the model civil rights resolution (municipalities only).
- ☐ Train managerial and supervisory personnel:
- N/A ☐ Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course:
- ☒ Offer Anti-Harassment training to all other personnel:
- ☐ Sign up with NJ MEL Helpline for Employment Practices.

I, Brett Wiltsey, the (check ☒ General Counsel or ☐ Employment Attorney) of (member name) Haddon Township Housing Authority hereby certify that the member has verified to me that the above actions have been completed and that I have read the updated Personnel Policies and Procedures Manual and the updated Employee Handbook.

Signature: 

Date: 10-9-18 Telephone: 856-675-1951

To qualify for the Employment Practices Liability policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054) as soon as possible. Members submitting this form by October 1, 2018 will qualify or continue to qualify for the deductible effective to January 1, 2019. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

THE HADDON TOWNSHIP HOUSING AUTHORITY

RESOLUTION FOR APPROVAL – DECEMBER 19, 2018

RESOLUTION NUMBER 2018-03

WHEREAS, the Haddon Township Housing Authority is a member of the New Jersey
Public Housing Authority Joint Insurance Fund; and

WHEREAS, the bylaws of said Fund require that each member of the Housing Authority
Appoint a FUND COMMISSIONER to represent and serve the Authority as its Representative
to said Fund; and

NOW, THEREFORE, BE IT RESOLVED, that the Board of Commissioners of the Haddon Township
Housing Authority does hereby appoint JOSEPH IACOVINO, EXECUTIVE DIRECTOR, CS-PHM
as its FUND COMMISSIONER for the New Jersey Public Housing Authority Joint Insurance Fund
for the Fund Year 2019.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF A RESOLUTION ADOPTED BY THE BOARD OF
COMMISSIONERS OF THE HADDON TOWNSHIP HOUSING AUTHORITY AT A MEETING HELD ON
DECEMBER 19, 2018.

APPROVED WITH SIGNATURES:



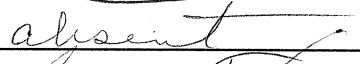

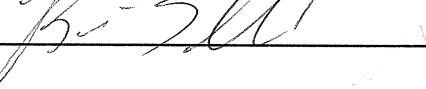
Alma Zwick, Chairperson

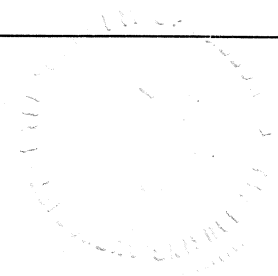
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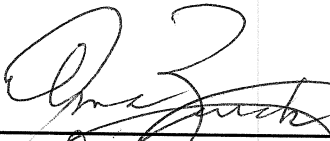
HOUSING AUTHORITY OF THE TOWNSHIP OF HADDON

RESOLUTION 2018-2- Meeting date of (12/19/2018)

WHEREAS, the Board of the Housing Authority of the Township of Haddon acting within its Authority and Obligation moves to approve invoice payments of \$34,425.49 and payroll payments of \$15,026.21 for a total of \$49,451.70, since the last Board meeting of **November 21, 2018**. Details of these amounts are included in the Meeting Reports for the Meeting of December 19, 2018 and filed accordingly.

SIGNATURES:

Alma Zwick, Chairperson



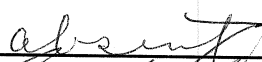
Doug Wallace, Vice-Chairperson



Rosa Tanzi



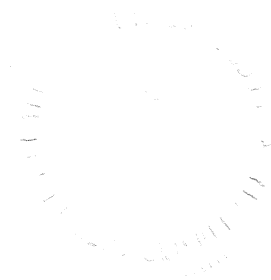
Mary Berko



Brian Seltzer



gad 12/19/18



2019 ADOPTION CERTIFICATION


HADDON TOWNSHIP

(Name)

HOUSING AUTHORITY BUDGET

FISCAL YEAR: FROM: 1/1/2019 TO: 12/31/2019

It is hereby certified that the Housing Authority Budget and Capital Budget/Program annexed hereto is a true copy of the Budget adopted by the governing body of the HADDON TOWNSHIP Housing Authority, pursuant to N.J.A.C. 5:31-2.3, on the 19TH day of DECEMBER, 2018.

Officer's Signature:			
Name:	JOSEPH IACOVINO		
Title:	EXECUTIVE DIRECTOR		
Address:	25 WYNNEWOOD AVENUE WESTMONT, NJ 08108		
Phone Number:	856-854-3700	Fax Number:	856-854-7122
E-mail address	rohrer.towers@verizon.net		

2019 ADOPTED BUDGET RESOLUTION

HADDON TOWNSHIP

(Name)

HOUSING AUTHORITY

2018-1

FISCAL YEAR: FROM: 1/1/2019 TO: 12/31/2019

WHEREAS, the Annual Budget and Capital Budget/Program for the HADDON TOWNSHIP Housing Authority for the fiscal year beginning 1/1/2019 and ending, 12/31/2019 has been presented for adoption before the governing body of the HADDON TOWNSHIP Housing Authority at its open public meeting of 12/19/2018; and

WHEREAS, the Annual Budget and Capital Budget as presented for adoption reflects each item of revenue and appropriation in the same amount and title as set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services; and

WHEREAS, the Annual Budget as presented for adoption reflects Total Revenues of \$ 755,220, Total Appropriations, including any Accumulated Deficit, if any, of \$ 751,460 and Total Unrestricted Net Position utilized of \$ 0; and

WHEREAS, the Capital Budget as presented for adoption reflects Total Capital Appropriations of \$ 77,246 and Total Unrestricted Net Position planned to be utilized of \$ 0; and

NOW, THEREFORE BE IT RESOLVED, by the governing body of HADDON TOWNSHIP Housing Authority, at an open public meeting held on 12/19/2018 that the Annual Budget and Capital Budget/Program of the HADDON TOWNSHIP Housing Authority for the fiscal year beginning, 1/1/2019 and, ending, 12/31/2019 is hereby adopted and shall constitute appropriations for the purposes stated; and

BE IT FURTHER RESOLVED, that the Annual Budget and Capital Budget/Program as presented for adoption reflects each item of revenue and appropriation in the same amount and title as set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services.

JA Giacchino
(Secretary's Signature)

12/19/18
(Date)

Governing Body
Member:

Recorded Vote

Aye

Nay

Abstain

Absent

ALMA ZWICK

✓

ROSA TANZI

✓

MARY BERKO

✓

FRANK JACKSON

✓

BRIAN SELTZER

✓

DOUGLAS WALLACE

✓

THE HADDON TOWNSHIP HOUSING AUTHORITY –

MEETING HELD ON JANUARY 16, 2019

RESOLUTION 2019-2 – APPOINTING HARDENBERGH

INSURANCE GROUP AS THE RISK MANAGEMENT CONSULTANT FOR

THE HADDON TOWNSHIP HOUSING AUTHORITY WITH REGARD TO

THE NEW JERSEY PUBLIC HOUSING AUTHORITY

JOINT INSURANCE FUND

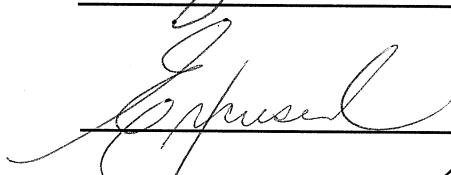
(See attached)

APPROVED WITH SIGNATURES:

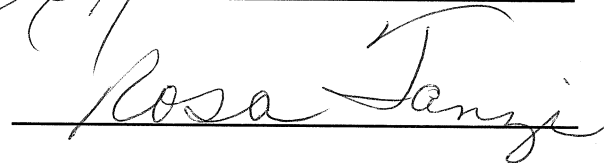
Alma Zwick, Chairperson



Douglas Wallace, Vice-Chairperson



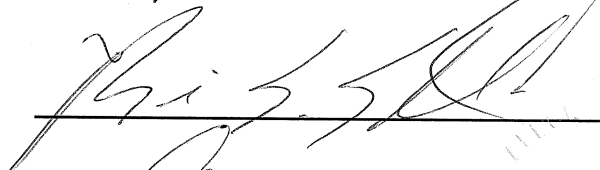
Rosa Tanzi



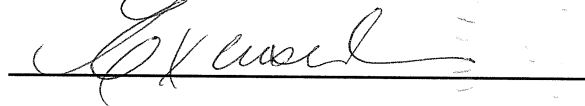
Mary Berko



Brian Seltzer



Sharon Smith



RESOLUTION - 2019-2

APPOINTING RISK MANAGEMENT CONSULTANT

FROM

JANUARY 1, 2019 THROUGH DECEMBER 31, 2021

NEW JERSEY PUBLIC HOUSING AUTHORITIES

MUNICIPAL JOINT INSURANCE FUND

WHEREAS, the Governing Body of **Haddon Township Housing Authority** is a member of the **NEW JERSEY PUBLIC HOUSING AUTHORITIES Municipal Joint Insurance Fund**, a self insurance pooling fund, and;

WHEREAS, the Bylaws of said Fund require that each authority appoint a **RISK MANAGEMENT CONSULTANT** to perform various professional services as detailed in the Bylaws and;

WHEREAS, the Bylaws indicate a fee not to exceed six percent (6%) of the authorities assessment which expenditure represents reasonable compensation for the services required and was included in the cost considered by the governing body and;

WHEREAS, NJSA 40A:11-5 (1) (m), specifically exempts the hiring of insurance consultants from competitive bidding as an extraordinary unspecifiable service; and

WHEREAS, the experience, knowledge of public insurance and risk management issues and judgmental nature required of a Risk Management Consultant are clearly an extraordinary unspecifiable service which therefore render competitive bidding impractical;

NOW THEREFORE, be it resolved that the governing body of the **Housing Authority of Haddon Township** does hereby appoint **Hardenbergh Insurance Group** as its Risk Management Consultant effective January 1, 2019 in accordance with 40A:11-5 and;

BE IT FURTHER RESOLVED that the governing body is hereby authorized and directed to execute the Consultant's Agreement annexed hereto and to cause a notice of this decision to be published according to NJSA 40A:11-5 (1), (a), (i).

ATTEST:

[Signature]
Exec. Director

AUTHORITY:

[Signature]
Haddon Twp.
Housing Auth.

1/16/19 - See Attached
Signed Resolution

RISK MANAGEMENT CONSULTANT AGREEMENT
NEW JERSEY PUBLIC HOUSING AUTHORITIES
MUNICIPAL JOINT INSURANCE FUND

THIS AGREEMENT entered into this 16 day of January, 2019, between the **Haddon Township Housing Authority** (hereinafter referred to as **AUTHORITY**) and **Hardenbergh Insurance Group** (hereinafter referred to as the **CONSULTANT**).

WHEREAS, the **CONSULTANT** has offered to the **AUTHORITY** professional risk management consulting services as required in the bylaws of the New Jersey Public Housing Authority Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Funds, and;

WHEREAS, the **AUTHORITY** desires these professional services pursuant to the resolution adopted by the governing body of the **AUTHORITY** at a meeting held on January, 16, 2019 and;

NOW, THEREFORE, the parties in consideration of the mutual promises and covenants set forth herein, agree as follows:

- I.** For and in consideration of the amount stated hereinafter, the **CONSULTANT** shall:
 - a) Assist the **AUTHORITY** in identifying its insurable Property & Casualty exposures and to recommend professional methods to reduce, assume or transfer the risk or loss.
 - b) Assist the **AUTHORITY** in understanding the various coverages available from the New Jersey Public Housing Authority Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund.
 - c) Review with the **AUTHORITY** any additional coverages that the **CONSULTANT** feels should be carried but are not available from the **FUND** and subject to the **AUTHORITY**'s authorization, place such coverages outside the **FUND**.
 - d) Assist the **AUTHORITY** in the preparation of applications, statements of values, and similar documents requested by the **FUND**, it being understood that this Agreement does not include any appraisal work by the **CONSULTANT**.
 - e) Review Certificates of Insurance from contractors, vendors and professionals when requested by the **AUTHORITY**.
 - f) Review the **AUTHORITY**'s assessment as prepared by the **FUND** and assist the **AUTHORITY** in the preparation of its annual insurance budget.
 - g) Review the loss and engineering reports and generally assist the safety committee in its loss containment objectives. Also, attend no less than one

(1) municipal safety committee meeting per annum to promote the safety objectives and goals of the AUTHORITY and the FUND.

- h) Assist where needed in the settlement of claims, with the understanding that the scope of the CONSULTANT's involvement does not include the work normally done by a public adjuster.
- i) Perform any other risk management related services required by the FUND's bylaws.

2. In exchange for the above services, the CONSULTANT shall be compensated in the following manner:

- a) The AUTHORITY authorizes the FUND to pay its CONSULTANT compensation for services rendered an amount equal to six percent (6%) of the AUTHORITY's annual assessment as promulgated by the FUNDS. Said fee shall be paid to the CONSULTANT within thirty (30) days of payment of the AUTHORITY's assessment.
- b) For any insurance coverages authorized by the AUTHORITY to be placed outside the FUND, the CONSULTANT shall receive as compensation the normal brokerage commissions paid by the insurance company. The premiums for said policies shall not be added to the FUND's assessment in computing the fee outlined in 2 (a).
- c) If the AUTHORITY shall require of the CONSULTANT extra services other than those outlined above, the CONSULTANT shall be paid by the AUTHORITY a fee at the rate of \$0.00 per hour, in addition to actual expenses incurred.

3. The term of this Agreement shall be three (3) years. However, this Agreement may be terminated by either party at any time by mailing to the other written notice, certified mail return receipt, calling for termination at not less than thirty (30) days thereafter. In the event of termination of this Agreement, the CONSULTANT's fees outlined in 2 (a) above shall be prorated to date of termination.

ATTEST:

ATTEST:

Date: 1-16-2019

AUTHORITY:

CONSULTANT:

HOUSING AUTHORITY OF THE TOWNSHIP OF HADDON

RESOLUTION 2019-1- Meeting date of (01/16/2019)

WHEREAS, the Board of the Housing Authority of the Township of Haddon acting within its Authority and Obligation moves to approve invoice payments of \$50,222.28 and payroll payments of \$12,817.66 for a total of \$63,039.94, since the last Board meeting of **December 19, 2018**. Details of these amounts are included in the Meeting Reports for the Meeting of January 16, 2019 and filed accordingly.

SIGNATURES:

Alma Zwick, Chairperson

Doug Wallace, Vice-Chairperson

Rosa Tanzi

Mary Berko

Brian Seltzer

Sharon Smith

