

**AGENDA  
PUBLIC MEETING  
BOROUGH OF MONTVALE  
Mayor and Council Meeting  
August 14, 2018  
Meeting to Commence 7:30 p.m.  
Closed/Executive Session will commence at 6:30 p.m.**

**CLOSED/EXECUTIVE SESSION:**

Motion to move into Executive Session as provided for by Resolution No. 15-2018 adopted on January 1, 2018 and posted on the bulletin board in the Municipal Building: Attorney Client Privilege/Litigation/Contracts Personnel

The Mayor and Council will go into a Closed /Executive Session for the following:

1. Contract Negotiations/PVDPW
2. Personnel Rice Notification/Police Personnel

Minutes to be disclosed as per the Open Public Meetings Act and Resolution No. 15-2018 matters discussed will be disclosed to the public when such matters are finally determined and there is no reason to prohibit the public disclosure of information relating to such matters.

**ROLL CALL:**

Councilmember Arendacs	Councilmember Koelling
Councilmember Curry	Councilmember Lane
Councilmember Gloeggler	Councilmember Weaver

**ORDINANCES:**

**PUBLIC HEARING: ORDINANCE NO. 2018-1458** AN ORDINANCE OF THE BOROUGH OF MONTVALE AMENDING AND SUPPLEMENTING CHAPTER 128, "ZONING," TO PROHIBIT MARIJUANA ESTABLISHMENTS, INCLUDING THE CULTIVATION, TESTING OR MANUFACTURING OF MARIJUANA AS WELL AS ADVERTISING CONCERNING SAME IN THE BOROUGH OF MONTVALE  
(Planning Board Recommendations attached)

**PUBLIC HEARING: ORDINANCE NO. 2018-1459** AN ORDINANCE OF THE BOROUGH OF MONTVALE AMENDING AND SUPPLEMENTING CHAPTER 128, "ZONING," TO PROHIBIT VAPOR ESTABLISHMENTS, INCLUDING THE CULTIVATION, TESTING OR MANUFACTURING OF VAPOR PRODUCTS AS WELL AS ADVERTISING CONCERNING SAME IN THE BOROUGH OF MONTVALE  
(Planning Board Recommendations attached)

**MEETING OPEN TO PUBLIC:**

**MEETING CLOSED TO PUBLIC:**

Agenda Items Only

**MINUTES CLOSED/EXECUTIVE SESSION:**

July 31, 2018

**RESOLUTIONS:**

164-2018 A Resolution Approving Regulations for the Use of the Montvale Basketball Courts  
167-2018 Resolution Adopting The Home Improvement Program Policies And Procedures Manual For The Borough Of Montvale

**RESOLUTIONS: (CONSENT AGENDA\*)**

All items listed on a consent agenda are considered to be routine and non-controversial by the Borough Council and will be approved by a motion, seconded and a roll call vote. There will be no separate discussion on these items unless a Council member(s) so request it, in which case the item will be removed from the Consent Agenda and considered in its normal sequence on the agenda.

165-2018 Resolution for Renewal of Membership In the Bergen County Municipal Joint Insurance Fund  
166-2018 Authorizing Hiring Full Time Police Department Secretary / Zita Stratis

**BILLS:**

**REPORT OF REVENUE:**

**COMMITTEE REPORTS:**

**ENGINEER'S REPORT:**

Andrew Hipolit  
Report/Update  
a. Recommendation LIME Energy

**ATTORNEY REPORT:**

Joe Voytus, Esq.  
Report/Update

**UNFINISHED BUSINESS:**

None.

**NEW BUSINESS:**

None.

**COMMUNICATION CORRESPONDENCE:**

None.

**MEETING OPEN TO THE PUBLIC:**

**HEARING OF CITIZENS WHO WISH TO ADDRESS THE MAYOR AND COUNCIL:**

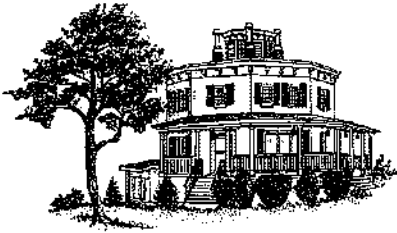
Upon recognition by the Mayor, the person shall proceed to the floor and give his/her name and address in an audible tone of voice for the records. Unless further time is granted by the Council, he/she shall limit his/her statement to five (5) minutes. Statements shall be addressed to the Council as a body and not to any member thereof. No person, other than the person having the floor, shall be permitted to enter into any discussion, without recognition by the Mayor.

**MEETING CLOSED TO THE PUBLIC:**

**ADJOURNMENT:**

The next Workshop Session of the Mayor and Council will be held August 28, 2018 at 7:30 p.m.

**\*\*\*\*\*Disclaimer\*\*\*\*\* All M & C Meeting Are Subject To Additions, Deletions and Amendments --**



# Borough of Montvale

12 Mercedes Drive, 2nd Floor  
Montvale, NJ 07645

[www.montvale.org](http://www.montvale.org)

Ph: 201-391-5700

Fx: 201-391-9317

August 9, 2018

To: Mayor and Council

From: Doreen Rowland  
Acting Planning Board Secretary

RE: Ordinance No. 2018-1458  
Ordinance No. 2018-1459

---

At the regularly scheduled Planning Board meeting of August 7, 2018, Chairman DePinto polled Board members regarding said ordinances.

The Board is unanimously in support of the adoption of both ordinance No. 2018-1458 and 2018-1459.

Regarding Ordinance No. 2018-1459 specifically, it is strongly suggested in addition to regulating the percentage of sales, the establishment of a maximum floor area dedicated to the sale of such product would offer a more measurable standard for Code Official enforcement.

**BOROUGH OF MONTVALE  
BERGEN COUNTY, NEW JERSEY  
ORDINANCE NO. 2018-1458**

**NOTICE IS HEREBY GIVEN** that the following Ordinance was introduced and passed on the first reading at the regular meeting of the Mayor and Council on the 31st day of July 2018, and that said Ordinance will be taken up for further consideration for final passage at a regular meeting of the Mayor and Council to be held on the 14th day of August 2018 at 7:30 pm, or as soon thereafter as said matter can be reached, at which time and place all persons who may be interested therein will be given an opportunity to be heard concerning same.

Maureen Iarossi Alwan, Municipal Clerk  
Borough of Montvale

**AN ORDINANCE OF THE BOROUGH OF MONTVALE AMENDING AND SUPPLEMENTING CHAPTER 128, "ZONING," TO PROHIBIT MARIJUANA ESTABLISHMENTS, INCLUDING THE CULTIVATION, TESTING OR MANUFACTURING OF MARIJUANA AS WELL AS ADVERTISING CONCERNING SAME IN THE BOROUGH OF MONTVALE**

**WHEREAS**, the State of New Jersey is considering legalizing marijuana for recreational use, allowing for the distribution and consumption of marijuana within New Jersey; and

**WHEREAS**, the Borough of Montvale is concerned about the impacts of the legalization of marijuana on the health, safety and welfare of the public and specifically with respect to children; and

**WHEREAS**, in light of the circumstances present in many other states that have legalized marijuana for recreational use, the Borough of Montvale hereby finds that businesses selling, cultivating, growing, processing or which are otherwise involved in the distribution of marijuana pose specific and articulable concerns, including but not limited to security, the sale or re-sale of marijuana to minors, the health of employees and patrons, patrons driving under the influence of marijuana, connection to organized criminal activity, and the sale of unlicensed products in such establishments; and

**WHEREAS**, the Borough of Montvale is therefore desirous of banning the sale of marijuana and associated paraphernalia, and operations related to the cultivation, testing or manufacturing of such products, within the territorial jurisdiction of the Borough of Montvale.

**NOW, THEREFORE, BE IT ORDAINED** by the Mayor and Council of the Borough of Montvale, as follows:

**Section 1.** Chapter 128 of the Borough of Montvale is hereby amended and supplemented by adding a new Section 9.12, "Certain uses related to marijuana prohibited; definitions," as follows:

**§128-9.12      Certain uses related to marijuana prohibited; definitions.**

A. Wherever used in this Chapter, the following terms shall have the meaning indicated:

**HEMP** means a Cannabis plant containing less than 0.3% THC, whether growing or not, the seeds thereof, and every compound, manufacture, salt, derivative, mixture or preparation of the plant or its seeds. This definition shall include cannabinoids (CBDs) derived from hemp.

**MARIJUANA** means all or parts of the plant genus Cannabis, whether growing or not, the seeds thereof, and every compound, manufacture, salt, derivative, mixture or preparation of the plant or its seeds (except those containing only resin extracted from the plant). Notwithstanding the foregoing, this definition shall not be deemed to include Hemp as such term is defined herein.

**MARIJUANA ESTABLISHMENT** means a business, residence or other location where the cultivation, testing, manufacturing, dispensing, growing, extraction or retail sale of marijuana or marijuana paraphernalia takes place, or where services are offered that involve marijuana or marijuana paraphernalia. This definition shall not include legally-authorized medical care, pharmaceutical research or clinical trials performed or conducted by or under the direction and supervision of a licensed physician, medical research facility, hospital or pharmaceutical company.

**MARIJUANA PARAPHERNALIA** means any equipment, products, or materials of any kind which are used, intended for use, or designed for use in planting, propagating, cultivating, growing, harvesting, composting, manufacturing, compounding, converting, producing, processing, preparing, testing, analyzing, packaging, repackaging, storing, vaporizing, or containing marijuana, or for ingesting, inhaling, or otherwise introducing marijuana into the human body.

B. In all zoning districts in the Borough of Montvale, the following uses shall be prohibited:

1. Marijuana Establishments. This prohibition shall not include premises regularly in the business of selling and/or dispensing medical marijuana under a license issued by the State of New Jersey, and having been prescribed by a licensed physician and dispensed in accordance with applicable law.
2. Signs, billboards or other similar structures or devices that advertise or promote marijuana or marijuana establishments.

## **Section 2.** Repeal of Inconsistent Ordinances.

All Ordinances or parts of Ordinances in conflict with this Ordinance are hereby repealed only to the extent necessary to give this Ordinance full force and effect.

## **Section 3.** Savings Clause.

Nothing in this Ordinance shall be construed to affect any suit or proceeding impending in any court, or any rights acquired, or liability incurred, or any cause or causes of action acquired or existing, under any act or ordinance hereby repealed pursuant to this Ordinance, nor shall any just or legal right or remedy of any character be lost, impaired or affected by this Ordinance.

**Section 4. Severability.**

The various parts, sections and clauses of this Ordinance are hereby declared to be severable. If any part, sentence, paragraph, section or clause is adjudged unconstitutional or invalid by a court of competent jurisdiction, the remainder of the Ordinance shall not be affected thereby.

**Section 5. Effective Date.**

This ordinance shall become effective upon adoption and publication as required by law.

MICHAEL GHASSALI, Mayor

ATTEST:

MAUREEN IAROSSE-ALWAN, RMC  
Municipal Clerk

INTRODUCED: 7/31/18

Councilmember	Yes	No
Arendacs	✓	
Curry	✓	
Gloeggler	✓	
Koelling	✓	
Lane	✓	
Weaver	✓	

ADOPTED: 8/14/18

Councilmember	Yes	No
Arendacs		
Curry		
Gloeggler		
Koelling		
Lane		
Weaver		

**BOROUGH OF MONTVALE  
BERGEN COUNTY, NEW JERSEY  
ORDINANCE NO. 2018-1459**

**NOTICE IS HEREBY GIVEN** that the following Ordinance was introduced and passed on the first reading at the regular meeting of the Mayor and Council on the 31st day of July 2018, and that said Ordinance will be taken up for further consideration for final passage at a regular meeting of the Mayor and Council to be held on the 14th day of August 2018 at 7:30 pm, or as soon thereafter as said matter can be reached, at which time and place all persons who may be interested therein will be given an opportunity to be heard concerning same.

Maureen Iarossi Alwan, Municipal Clerk  
Borough of Montvale

**AN ORDINANCE OF THE BOROUGH OF MONTVALE AMENDING AND SUPPLEMENTING CHAPTER 128, "ZONING," TO PROHIBIT VAPOR ESTABLISHMENTS, INCLUDING THE CULTIVATION, TESTING OR MANUFACTURING OF VAPOR PRODUCTS AS WELL AS ADVERTISING CONCERNING SAME IN THE BOROUGH OF MONTVALE**

**WHEREAS**, electronic smoking devices; commonly known as "e-cigarettes," "e-cigars," "e-pens," "vape pens" or similar names, are battery-operated devices designed to look like and be used in the same or a similar manner as conventional tobacco products; and

**WHEREAS**, electronic smoking devices often contain liquid or cartridges that contain liquid nicotine and other chemical, and which can sometimes be filled or re-filled with liquid solutions containing controlled substances, creating the potential for inhalation and exposure to controlled substances; and

**WHEREAS**, the United States Food and Drug Administration ("FDA") has conducted laboratory analysis of electronic smoking device cartridges and has found the presence of, among other things, diethylene glycol (an ingredient in antifreeze), tobacco-specific nitrosamines (human carcinogens), tobacco-specific impurities suspected of being harmful to humans, varied levels of nicotine despite identically-labelled cartridges, and particularly high doses of nicotine; and

**WHEREAS**, consumers currently lack information resulting from clinical studies about the safety and efficacy of electronic smoking devices, including with respect to second-hand exposure to the vapor emitted from electronic smoking devices; and

**WHEREAS**, the FDA has raised concerns about the use of electronic smoking devices and the marketing and advertising of such products towards young people; and

**WHEREAS**, the Borough of Montvale is concerned that the presence of social clubs and stores primarily selling electronic smoking devices or other vapor products within the Borough would be detrimental to the health, safety and welfare of the public.

**NOW, THEREFORE, BE IT ORDAINED** by the Mayor and Council of the Borough of Montvale, as follows:

**Section 1.** Chapter 128 of the Borough of Montvale is hereby amended and supplemented by adding a new Section 9.13, "Certain uses related to vapor products prohibited; definitions," as follows:

**§128-9.13 Certain uses related to vapor products prohibited; definitions.**

A. Wherever used in this Chapter, the following terms shall have the meaning indicated:

**ELECTRONIC SMOKING DEVICE** means any non-combustible product that employs a heating element, power source, electronic circuit or other electronic, chemical or mechanical means, regardless of shape or size and which can be used to deliver nicotine or other substances in a solution, vapor or any form to the person inhaling from the device, including, but not limited to, vapor cartridge, liquid nicotine container, electronic cigarette, cigar, cigarillo, pipe or other form intended to be used with, or in, any such device.

**LIQUID NICOTINE** means any solution containing nicotine which is designed or sold for use with an electronic smoking device.

**LIQUID NICOTINE CONTAINER** means a bottle or other container of liquid, wax, gel or other substance containing nicotine, where the liquid or other contained substance is sold, marketed or intended for use in a vapor product but does not include containers prefilled and sealed by the manufacturer and not intended to be opened by the consumer.

**VAPOR PRODUCT** means electronic smoking devices, liquid nicotine, liquid nicotine containers, and similar products used, or intended to be used, with such products.

**VAPOR ESTABLISHMENT** means a business, residence or other location: 1) in which at least 25% of the retail business consists of the testing, manufacturing or retail sale of vapor products and in which the sale of other products is merely incidental, or 2) where services are offered that involve vapor products, including but not limited to vape lounges or social clubs involving the use of vapor products.

B. In all zoning districts in the Borough of Montvale, the following uses shall be prohibited:

1. Vapor Establishments.
2. Signs, billboards or other similar structures or devices that advertise or promote vapor products or vapor establishments.

**Section 2.** Repeal of Inconsistent Ordinances.

All Ordinances or parts of Ordinances in conflict with this Ordinance are hereby repealed only to the extent necessary to give this Ordinance full force and effect.

**Section 3.** Savings Clause.



Nothing in this Ordinance shall be construed to affect any suit or proceeding impending in any court, or any rights acquired, or liability incurred, or any cause or causes of action acquired or existing, under any act or ordinance hereby repealed pursuant to this Ordinance, nor shall any just or legal right or remedy of any character be lost, impaired or affected by this Ordinance.

**Section 4.** Severability.

The various parts, sections and clauses of this Ordinance are hereby declared to be severable. If any part, sentence, paragraph, section or clause is adjudged unconstitutional or invalid by a court of competent jurisdiction, the remainder of the Ordinance shall not be affected thereby.

**Section 5.** Effective Date.

This ordinance shall become effective upon adoption and publication as required by law.

\_\_\_\_\_  
MICHAEL GHASSALI, Mayor

ATTEST:

\_\_\_\_\_  
MAUREEN IAROSSO-ALWAN, RMC  
Municipal Clerk

INTRODUCED: 7/31/18

Councilmember	Yes	No
Arendacs	✓	
Curry	✓	
Gloeggler	✓	
Koelling	✓	
Lane	✓	
Weaver	✓	

ADOPTED: 8/14/18

Councilmember	Yes	No
Arendacs		
Curry		
Gloeggler		
Koelling		
Lane		
Weaver		

**BOROUGH OF MONTVALE  
BERGEN COUNTY, NEW JERSEY  
RESOLUTION NO. 164-2018**

**RE: A Resolution Approving Regulations for the Use of the Montvale Basketball Courts**

**Whereas**, the Borough of Montvale, through the adoption of Ordinance No. 2018-1454, established certain standards concerning the use of public basketball courts in the Borough; and

**Whereas**, as contemplated by said Ordinance, the Borough is desirous of adopting rules and regulations concerning use of the facilities, including annual badge fees, to better regulate the use of the courts; and

**Whereas**, the Recreation Director has drafted rules and regulations concerning the basketball courts, which have been found acceptable to the Borough Council.

**Now, Therefore, Be It Resolved** that the Montvale Basketball Courts rules and regulations attached hereto and made a part hereof are hereby approved by the Borough Council.

**Be It Further Resolved** that the Recreation Director and all other appropriate officials are hereby directed, authorized and empowered to take all steps necessary to effectuate the provisions and purposes of this resolution.

Councilmember	Motion	Second	Yes	No	Absent	Abstain	No Vote
Arendacs							
Curry							
Gloeggler							
Koelling							
Lane							
Weaver							

**Adopted: August 14, 2018**

**ATTEST:**

\_\_\_\_\_  
Fran Scordo  
Deputy Municipal Clerk

**APPROVED:**

\_\_\_\_\_  
Michael Ghassali  
Mayor

# Montvale Basketball Courts

## Accessibility

1. Prior to use of the basketball courts, all residents and non-residents must first obtain an annual badge in accordance with the below fee schedule.
2. Annual Badges must be obtained from Montvale Borough Hall during normal operation hours; Monday-Friday, 8:30AM-4:30PM.
3. All residents are eligible for an annual badge granted the below rules/regulations are followed. One family member can apply on the behalf of all family members residing within the same household. Residents will receive one badge per family member. All badge users must be listed on the application form. Badges are non-transferable and non-refundable.
  - a. **GUESTS:**
    - i. Resident families will receive a maximum of 2 additional guest passes to use at their discretion throughout the season at no additional cost. Guests must be accompanied by a resident badge holder.
    - ii. Residents may purchase additional guest passes, if needed, in accordance with the below fee schedule.
    - iii. Nonresidents shall not be entitled to obtain guest passes.
4. Non-Residents may apply on behalf of all family members residing within the same household, but the below fees will apply to each individual listed.
5. Season commencing January 1<sup>st</sup> – December 31<sup>st</sup>.
  - a. All Badges will expire each year on December 31<sup>st</sup>. Residents and non-residents must obtain a new badge each year.

## Rules and Regulations

1. Badges must be worn at all times while on the basketball courts.
2. Profane, loud, threatening, insulting, indecent and abusive language is prohibited.
3. Amplifiers for music shall not be unreasonably loud.
4. All trash and recycling shall be placed in proper receptacles. Users shall leave the facility in the same condition in which it was found, or better.
5. Shirts must be worn at all times.
6. On-court play shall be limited to 60 consecutive minutes. Play may continue thereafter until others appear to exercise their playing privileges, in which event such players then on the court shall immediately retreat therefrom. Replay shall be allowed upon a player's positioning his or herself last in consecutive order of those waiting to play upon expiration of a player's court time.
7. One marked basketball court shall be reserved for children aged 12 and under, which shall be known as the Children's Court. Players may play on the Children's Court except that, if one or more children request to use the Children's Court, or if it appears that one or more children are waiting with the intention to play on the Children's Court, all such players over the age of 12 shall immediately vacate the Children's Court.
8. Violations of the above rules/regulations can result in forfeiture of an annual badge for a period of one year and may additionally affect the ability to obtain a badge in future years.

## Fee Schedule

### Resident

Adult (Ages 13 & up)- Free  
Child (Ages 12 & under)- Free  
Seniors (Ages 62 & up)- Free  
Additional Guest Pass (beyond two given guest passes)- \$5 per badge  
Replacement Badge- \$5 per badge

### Non-Resident

Adult (Ages 13 & up)- \$25 per badge  
Child (Ages 12 & under)- \$15 per badge  
Seniors (Ages 62 & up)- \$10 per badge  
Replacement Badge- \$5 per badge

## **Ordinance No. 2018-1454**

- A. Any persons who shall violate any provision of this Chapter or the rules and regulations promulgated hereunder shall be subject to suspension of membership or guest privileges for a period of one year from the date of conviction of a violation thereof.
- B. Penalties. Any person who shall violate the provisions of this Chapter shall be subject to a fine of not more than \$100 for the first offense and \$200 for each succeeding offense or violation.

The Municipal Court shall have jurisdiction to impose sanctions for violations of this ordinance.

**BOROUGH OF MONTVALE  
BERGEN COUNTY, NEW JERSEY  
RESOLUTION NO. 167-2018**

**RESOLUTION ADOPTING THE HOME IMPROVEMENT PROGRAM POLICIES AND PROCEDURES  
MANUAL FOR THE BOROUGH OF MONTVALE**

**WHEREAS**, in accordance with the New Jersey Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26-1, *et seq.*, the Borough of Montvale is required to adopt a program operating manual for the Borough's Home Improvement ("Rehabilitation") Program; and

**WHEREAS**, a Home Improvement Program Policies and Procedures Manual has been prepared by CGP&H, a copy of which is attached hereto and made a part hereof.

**NOW, THEREFORE, BE IT RESOLVED**, by the Governing Body of the Borough of Montvale, that the Borough does hereby adopt the Home Improvement Program Policies and Procedures Manual attached hereto.

**BE IT FURTHER RESOLVED** that the Borough Attorney and/or Special Counsel for Affordable Housing are hereby directed to send a copy of this Resolution and the above-referenced Manual to the Special Master, and to request that the Borough's Judgment of Repose be converted to a final Order upon approval of the Manual by the Special Master.

Councilmember	Motion	Second	Yes	No	Absent	Abstain	No Vote
Arendacs							
Curry							
Gloeggler							
Koelling							
Lane							
Weaver							

**Adopted: August 14, 2018**

**ATTEST:**

**APPROVED:**

\_\_\_\_\_  
Fran Scordo  
Deputy Municipal Clerk

\_\_\_\_\_  
Michael Ghassali  
Mayor

# **Home Improvement Program**

## Policies and Procedures Manual

### ***Borough of Montvale***

*New Jersey*

*Created August 9, 2018*



Prepared by:

**CGPH**

Community Grants, Planning & Housing

*"Good People. Great Results."*

101 Interchange Plaza, Suite 301

Cranbury, NJ 08512

609/664-2769 [www.cgph.net](http://www.cgph.net)

# Home Improvement Program

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# Home Improvement Program

## *Policies & Procedures Manual*

### I. INTRODUCTION

The purpose of this document is to establish policies, guidelines and procedures which will govern the Home Improvement Program (HIP). The HIP was created by the Borough to assist properties occupied by very low, low and moderate-income households to correct existing interior and exterior health, safety and code violations in conformity with the standards of the New Jersey State Housing Code, N.J.A.C. 5:28 and the Rehabilitation Subcode, N.J.A.C. 5:23-6. The HIP is guided by N.J.A.C. 5:93-5.2 and is subject to all laws, regulations, ordinances, and codes of the New Jersey Department of Community Affairs (DCA) and the Borough of Montvale. The Borough of Montvale has contracted with Community Grants, Planning & Housing LLC (CGP&H), a private consulting firm specializing in the implementation of publicly-funded housing rehabilitation programs, to manage and administer the HIP. The program's funding source will be the municipal housing trust fund.

#### **A. Fair Housing and Equal Housing Opportunities**

It is unlawful to discriminate against any person making application to participate in the rehabilitation program or rent a unit with regard to race, creed, color, national origin, ancestry, age, marital status, affectional or sexual orientation, familial status, disability, nationality, sex, gender identity or expression or source of lawful income used for mortgage or rental payments.



For more information on discrimination or if anyone feels they are a victim of discrimination, please contact the New Jersey Division on Civil Rights at 1-866-405-3050 or <http://www.state.nj.us/lps/dcr/index.html>.

Fair Housing and Equal Housing Opportunities apply to both owner and tenant applications.

### II. ELIGIBLE PARTICIPANTS

#### **A. Program Area**

The HIP is a Borough wide program currently aimed at scattered site housing rehabilitation of housing occupied by very low, low and moderate-income households throughout the Borough of Montvale.

**B. Categories of Participants**

Both owner-occupied and renter-occupied housing units are eligible to receive funding for rehabilitation provided that the occupants of the units are determined to be income eligible households, the units are determined to be substandard and for primary residency only. Owners of rental properties do not have to be income eligible. If a structure contains two or more units and an owner, who is not income eligible, occupies one unit, funding may be provided for the rehabilitation of the rest of the units if income-eligible households occupy those units. Rents must be affordable to income eligible households.

**C. Income Limits**

Household income is defined as the combined annual income of all family members over 18 years of age including wages, Social Security, disability insurance, unemployment insurance, pensions, dividend/interest income, alimony, etc. Each unit's total household income must fall within or below the State's moderate-income limits based on family size. The Program Administrator will ensure that the annual chart in Appendix B is updated whenever adjustments become available.

If at any time, COAH (or a successor administrative agency duly empowered by an amendment to the Fair Housing Act) begins to issue updated annual income limits and rules for increasing sales prices and rent levels each year, said updated income limits and rules for increasing sales prices and rent levels each year may be used instead of the methodology set forth herein.

**D. Application Selection**

The program will process new applicants added to the waiting list/applicant pool on a first-come, first served basis, to qualified applicants. Priority will be given to homeowners with less than \$300,000 in liquid assets. Assets in federally recognized retirement accounts do not apply to the liquid asset limit. The goal is to have a minimum of 50% of the properties assisted comprising of low income households. The HIP will establish the waiting list from the program marketing efforts identified in Section IX of this manual.

***Emergency Processing Order***

Properties with safety and/or health hazards, confirmed/certified as an emergency by the municipal Construction Official or Health Department, can by-pass the first-come, first served process however they must meet all the other program requirements including bringing the unit up to code.

The Program Administrator shall determine that an emergency situation exists based on the following:

- A. The repair problem is an immediate and serious threat to the health and safety of the building's residents
- B. The problem has been inspected and the threat verified by the appropriate local building inspector and/or health official

Please note that the loan agreement will state that if the homeowner takes the emergency funds to abate the safety/health hazards and then subsequently decides to voluntarily remove themselves from participation in the Borough's rehabilitation program to complete the non-emergency substandard code violation components of their project, essentially negating any opportunity for the municipality to gain credit for a fully rehabilitated home for this unit, those public funds used for the emergency shall be immediately due and payable back to the Borough.

### III. ELIGIBLE ACTIVITIES

#### A. Eligible Improvements

The purpose of the program is to bring substandard housing up to code. In order to qualify for participation in the program, the condition of each home must be certifiable as being "substandard" as defined in N.J.A.C. 5:97-1.4.

In other words, at least one of the following major systems must be in need of replacement or substantial repair:

- Roof
- Plumbing (including wells)
- Heating
- Electrical
- Sanitary plumbing (including septic systems)
- Load bearing structural systems
- Lead paint remediation
- Weatherization (building insulation for attic, exterior walls and crawl space, siding to improve energy efficiency, replacement storm windows and storm doors and replacement windows and doors)

The related work may include, but not be limited to the following:

- Interior and/or exterior doors

- Interior and/or exterior hardware
- Window treatment
- Interior stair repair
- Exterior step repair or replacement
- Porch repair
- Wall surface repair
- Exterior rain carrying system repair

### **B. Ineligible Improvements**

Work not eligible for program funding includes but is not limited to luxury improvements (improvements which are strictly cosmetic), carpets, additions, conversions (basement, garage, porch, attic, etc.), repairs to structures separate from the living units (detached garage, shed, barn, etc.), furnishings, pools, landscaping, solar panels and generators. If determined unsafe, stoves may be replaced. The replacement or repair of other appliances is prohibited.

Rehabilitation work performed by property owners shall not be funded under this program.

### **C. Rehabilitation Standards**

Funds are to be used for work and repairs required to make the unit standard and abate all interior and exterior violations of the New Jersey State Housing Code, N.J.A.C. 5:28 and the Rehabilitation Subcode, N.J.A.C. 5:23-6, (of which the more restrictive requirements will apply), conserve energy and remove health and/or safety hazards; and any other work or repairs, including finishing and painting, which are directly related to the above listed objectives. For projects that require construction permits, the rehabilitated unit shall be considered complete at the date of final approval pursuant to the Uniform Construction Code.

Municipal rehabilitation investment for hard costs shall average at least \$10,000 per unit, and include the rehabilitation of at least one major system, as previously defined under eligible improvements.

### **D. Certifications of Substandard/Standard**

The Program Building Inspector will inspect the property to determine which systems, if any, are substandard in accordance with sub-section A above and issue a Certification of Substandard. Upon program construction completion, all code deficiencies noted in the inspection report must be corrected and rehabilitated units must be in compliance with the standards proscribed in sub-section C above upon issuance of a municipal certificate of completion/approval.

## IV. FUNDING TERMS FOR OWNER OCCUPIED AND INVESTOR OWNED UNITS

Funding will be provided on the following terms:

### A. Terms and Conditions for Owner Occupied Units

Table 1 Owner-Occupied Single Family Home Terms & Conditions

Owner-Occupied Single Family Unit Terms and Conditions of Loan	
Minimum Loan Amount	10,000 per unit.
Maximum Loan Amount	\$20,000 per unit
Interest Rate	0% (No monthly payments)
Payment Terms:	100% forgivable if homeowner maintains occupancy and title during the 10-year period. If house is sold and/or title/occupancy changes years 1 through 10 except for <i>Exceptions to Loan Repayment Terms</i> section below, the following repayment schedule shall apply. The loan is due payable on a 10% per year prorated depreciating repayment schedule from the anniversary date of the program satisfactory final inspection.
Mechanism for Securing Loan	Mortgage and Mortgage Note recorded against property

If the owner decides to sell the property, transfer title, or if the owner should die before the terms of the lien expire, the owner, heirs, executors or legal representatives must repay the original loan per the repayment schedule above upon a title change. Rental of house is allowable under certain conditions subject to approval by the Administrative Agent.

Exceptions to Loan Repayment Terms above during the lien period:

1. If the loan transfers due to inheritance by a Class A beneficiary who will take occupancy upon death of Program mortgagee/Borrower and assume the lien (income eligibility not a requirement); or if by inheritance by a qualified income eligible non-Class A beneficiary, or

2. If the house is sold at an affordable price pursuant to UHAC to someone who can be qualified as income eligible, takes occupancy and agrees to assume the program lien, or
3. If the house is sold at an affordable price pursuant to UHAC to an investor who assumes the lien and also signs a deed restriction for the remaining duration of the affordability period to rent the dwelling at the affordability controls restricted rental rate and according to the affirmative marketing requirements for re-rentals. When this occurs, the Borough's Administrative Agent will be responsible for monitoring compliance over that unit.

### **B. Terms and Conditions on Owner-Occupied Multi-Family Rental Units**

Table 2 Owner-Occupied Multi-Family Home Terms & Conditions

<b>Owner-Occupied Multi-Family Including Tenant Unit(s)</b> <b>Terms and Conditions of Loan</b>	
<b>Minimum Loan Amount</b>	\$10,000 per unit
<b>Maximum Loan Amount</b>	\$17,000 per unit
<b>Interest Rate</b>	0% (No monthly payments)
<b>Payment Terms</b>	100% forgivable if homeowner maintains occupancy and title during the 10 year period. If Program funds were expended on the owner-occupied unit, and the homeowner sells, transfers title, dies or is not in affordable housing compliance on the rental unit(s) during the ten-year period, the following repayment schedule shall apply. The loan is due payable on a 10% per year prorated depreciating repayment schedule from the anniversary date of the program satisfactory final inspection. Rental restrictions transfer with property. See Restrictions below.
<b>Mechanism for Securing Loan</b>	Mortgage, Mortgage Note and Deed Restriction recorded on property

Assisted unit(s) must be occupied by, and affordable to a household(s) that is(are) certified as very low, low or moderate income as per DCA very low, low and moderate-income Limits.

The owner will execute a Mortgage, Mortgage Note, and Deed Restriction, the latter which guarantees the continued availability of the rental unit to very low, low or moderate-income

households for the terms of the ten-year deed restricted affordability period. The affordability terms for the rental units do not expire even if the owner sells the property, transfers title to the property, or dies within the ten-year program deed restricted affordability period.

Moreover, if Program funds were expended on the owner-occupied unit, and the homeowner sells, transfers title, dies or is not in compliance during the ten-year deed restricted affordability period, unless ownership is transferred to another very low, low or moderate-income homeowner, any Program funds expended on work done on the owner's individual unit along with a pro-rata portion of the shared improvements must be fully repaid to the Borough and used to rehabilitate another housing unit.

**Additionally, for rental units in a multi-family owner-occupied home:**

For tenant units, the maximum permitted rent is pursuant to UHAC and subject to annual adjustment. If a unit is vacant upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the Deed Restriction shall require the unit to be rented to a very low, low- or moderate- income household at an affordable rental price and will be affirmatively marketed by the Borough designated Administrative Agent, in accordance with the Borough of Montvale's Affordable Housing Affirmative Marketing Plan. Landlords are responsible to pay income certification fees and affirmative marketing cost for re-rentals.

For information regarding future rental increases: Please refer to Section VIII C of this manual.

**C. Terms and Conditions on Investor-Owned Multi-Family Rental Units**

Table 3 Investor-Owned Terms & Conditions

<b>Investor-Owned Multi-Family Unit Terms and Conditions of Loan</b>	
<b>Minimum Loan Amount</b>	\$10,000 per unit
<b>Maximum Loan Amount</b>	\$17,000 per rental unit
<b>Interest Rate</b>	0% (No monthly payments)
<b>Payment Terms</b>	Owner pays 25% of rehab cost at construction agreement signing. 75% balance forgiven if in compliance with rental restrictions. Rental restrictions transfer with property. See restrictions below.
<b>Mechanism for Securing Loan</b>	Mortgage, Mortgage Note and Deed Restriction recorded against property

The ten-year affordability controls against the property will be recorded in a Deed Restriction. The property owner agrees to abide by the rental affordability controls for the life of the Deed Restriction. Additionally, the following conditions apply:

The assisted housing unit(s) is(are) occupied by and affordable to a household that is certified as a very low, low or moderate-income household as per DCA's very low, low and moderate Income Limits and as designated by unit in the Deed Restriction. The maximum permitted rent is determined by the Borough's Administrative Agent and is pursuant to UHAC and subject to annual adjustment.

Throughout the ten year affordability controls, if a rental unit is vacant upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the Deed Restriction shall require the unit to be rented to a very low, low- or moderate- income household(as designated by unit in the Deed Restriction) at an affordable price and will be affirmatively marketed in accordance with the Borough of Montvale Affordable Housing Affirmative Marketing Plan by the Boroughs' current Administrative Agent at the rates and terms defined within that Agreement. Landlords are responsible to pay income certification fees and affirmative marketing costs for re-rentals.

The owner will execute a Deed Restriction which will guarantee the continued availability of the unit to income eligible households for the terms of the ten-year lien affordability period.

Throughout the ten-year deed restrictive period, the affordability terms do not expire even if the owner sells the property, transfers title to the property, dies, or rents

#### **D. Housing Rehabilitation Costs Exceed Program Funding Limit**

In situations of housing rehabilitation costs exceeding the program cap:

- The Program will get confirmation of whether or not the homeowner can contribute personal funding.
- If needed, the Program will attempt to partner with other possible funding sources such as the Low Income Home Energy Assistance Program (LIHEAP).
- If no viable options, the case will have to be terminated.

#### **E. Use of Recaptured Program Funds**

All recaptured funds will be deposited into a Montvale Borough affordable housing trust fund in accordance with N.J.A.C. 5:93-8.15



## V. IMPLEMENTATION PROCESS

### A. Application/Interview

For each prospective applicant, this process starts with a homeowner either submitting an online preliminary application or the Case Manager pre-qualifies the interested homeowner by phone, whichever is the homeowner's preference. The information is entered in the program applicant pool/waiting list. If the homeowner passes the preliminary criteria review, program information, guidelines, and an application package will be mailed or emailed to the applicant when their name is reached in the program's waiting list. Each prospective applicant is to complete the application and return it to the Case Manager, along with the required verification documents. Upon receipt of the completed application package, a case file will be opened for the applicant and a case file number will be assigned to the unit. The Case Manager will be available via a direct phone line to assist applicants during this and all other phases of the process. Additionally, as needed, a Case Manager will be available for face to face prescheduled appointments. Once a case is assigned a number, the cases are processed in the order of receipt of completed applications.

### B. Eligibility Certification

To be eligible for assistance, households in each unit to be assisted must be determined to be income eligible. All adult members, 18 years of age and older, of both the owner household and tenant household (if any) must be fully certified as income-eligible before any assistance will be provided by the Program. The HIP will income qualify applicant, and when applicable tenant, households in accordance with N.J.A.C. 5:93-9 and the Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5:80-16.1 et seq., except for the asset test.

The following is a list of various types of wages, payments, rebates and credits. Those that are considered as part of the household's income are listed under Income. Those that are not considered as part of the household's income are listed under Not Income.

### C. What is Considered Income

The following income sources are considered income and will be included in the income eligibility determination:

- Wages, salaries, tips, commissions
- Alimony
- Regularly scheduled overtime
- Pensions
- Social security

- Unemployment compensation TANF (Temporary Assistance For Needy Families)
- Verified regular child support
- Disability
- Net income from business or real estate
- Interest income from assets such as savings, certificates of deposit, money market accounts, mutual funds, stocks, bonds
- Imputed interest (using a current average annual rate of two percent) from non-income producing assets, such as equity in real estate. Rent from real estate is considered income, after deduction of any mortgage payments, real estate taxes, property owner's insurance.
- Rent from real estate is considered income
- Any other forms of regular income reported to the Internal Revenue Service

#### **D. What is Not Considered Income**

The following income sources are not considered income and will not be included in the income eligibility determination:

- Rebates or credits received under low-income energy assistance programs
- Food stamps
- Payments received for foster care
- Relocation assistance benefits
- Income of live-in attendants
- Scholarships
- Student loans
- Personal property such as automobiles
- Lump-sum additions to assets such as inheritances, lottery winnings, gifts, insurance settlements
- Part-time income of dependents enrolled as full-time students
- Court ordered payments for alimony or child support paid to another household shall be deducted from gross annual income

### **E. How to Verify Income**

To calculate income, the current gross income of the applicant is used to project that income over the next 12 months. Income verification documentation should include, but is not limited to the following for each and every member of a household who is 18 years of age or older:

1. Four current consecutive pay stubs, including bonuses, overtime or tips, or a letter from the employer stating the present annual income figure or if self-employed, a current Certified Profit & Loss Statement and Balance Sheet.
2. A signed copy of regular IRS Form 1040 (Tax computation form), 1040A or 1040EZ (as applicable) and state income tax returns filed for the last three years prior to the date of interview or notarized tax waiver letter for respective tax year(s)- A Form 1040 Tax Summary for the past three tax years can be requested from the local Internal Revenue Service Center or by calling 1-800-829-1040.
3. If applicable, a letter or appropriate reporting form verifying monthly benefits such as:
  - Social Security or SSI – Current award letter or computer printout letter
  - Unemployment – verification of Unemployment Benefits
  - Welfare -TANF current award letter
  - Disability - Worker's compensation letter or
  - Pension income (monthly or annually) – a pension letter
4. A letter or appropriate reporting form verifying any other sources of income claimed by the applicant, such as alimony or child support – copy of court order or recent original letters from the court (includes separation agreement or divorce papers) or education scholarship/stipends – current award letter;
5. Reports from the last two consecutive months that verify income from assets to be submitted by banks or other financial institutions managing savings and checking accounts (bank statements and passbooks), trust funds, money market accounts, certificate of deposit, stocks or bonds (In brokerage accounts – most recent statements and/or in certificate form – photocopy of certificates), whole life insurance. Examples include copies of all interest and dividend statements for savings accounts, interest and non-interest bearing checking accounts, and investments;
6. Evidence or reports of income from directly held assets, such as real estate or businesses owned by any household member 18 years and older.
7. Interest in a corporation or partnership – Federal tax returns for each of the preceding three tax years.

8. Current reports of assets – Market Value Appraisal or Realtor Comparative Market Analysis and Bank/Mortgage Co. Statement indicating Current Mortgage Balance. For rental property attach copies of all leases.

#### **F. Additional Income Verification Procedures**

##### **1. Student Income**

Only full-time income of full-time students is included in the income calculation. A full-time student is a member of the household reported to the IRS as a dependent who is enrolled in a degree seeking program for 12 or more credit hours per semester; and part-time income is income earned on less than a 35-hour workweek.

##### **2. Income from Real Estate**

If real estate owned by an applicant for affordable housing is a rental property, the rent is considered income. After deduction of any mortgage payments, real estate taxes, property owner insurance and reasonable property management expenses as reported to the Internal Revenue Service, the remaining amount shall be counted as income.

If an applicant owns real estate with mortgage debt, which is not to be used as rental housing, the Program Case Manager should determine the imputed interest from the value of the property. The Program Case Manager should deduct outstanding mortgage debt from the documented market value established by a market value appraisal. Based on current money market rates, interest will be imputed on the determined value of the real estate.

#### **G. Other Eligibility Requirements**

Applicant to submit the following in the application package:

- Copy of current homeowner's insurance declarations page (not the policy or receipt).
- Proof of flood insurance, if property is located in a flood zone;
- Copy of recorded deed to the property to be assisted;
- If you are a widow or widower, copy of Death Certificate should be included;
- Copy of your most current property tax assessment;
- Receipt for property taxes;
- Signed Eligibility Release form;
- Proof that all mortgage payments are current; and
- Copy of any and all other liens recorded against the property.
- Personal identification (a copy of any of the following: Driver's License, Passport, Birth Certificate, Social Security Card, Adoption Papers, Alien Registration Card, etc.)

**H. Requirements of Property Taxes Paid Current**

All applicants' property tax account must be paid current. The Program reserves the right to make an exception to the requirement of paid up property tax account. Individual files will be reviewed on a case-by-case basis. Upon approval by the appropriate municipal officials and the Program, a Special Needs Eligibility Requirements Waiver may be issued.

**I. Sufficient Equity and Carrying Cost**

Additionally, to be determined eligible, there must be sufficient equity in the home to cover the program lien. In other words, the market value of the house must be greater than the total of the existing liens and anticipated program lien combined. The Borough may consider a Special Needs Waiver approved by the municipality on a case-by-case basis for limited equity, but not for negative equity. Additionally, the applicant's income shall be sufficient to meet the carrying costs of the unit or the homeowner is to demonstrate how the unit's carrying costs are funded. This will be reviewed on a case-by-case basis.

**J. House Conditions**

All areas of the house must be readily accessible, uncluttered, and clean. This is in anticipation of the program inspector and contractors needs of proper and sanitary access for inspections and construction work progress.

If there are any repairs or renovations currently being undertaken on the home by others or the homeowner, or done within the last few years that require or required municipal permits, the work must be completed and the permits closed out prior to the homeowner applying to the Program.

**K. Eligibility Scenarios of Multi-Family Structures**

Several possibilities exist concerning the determination of eligibility in a multi-family structure.

**Scenario 1.** The Program Administrator determines that the owner is income eligible and the renters in each unit are income eligible. In this case, all of the units are eligible for rehabilitation.

**Scenario 2.** The Program Administrator determines that the owner is income eligible, but the renters are not. In this case, only the landlord's unit is eligible for rehabilitation. If a home improvement is undertaken which affects all the units in the house (e.g., replacement of a roof), the HIP will only cover a prorated percentage of the cost. For example, in a two-family home with units of approximately equal size, only 50% of the cost of roof replacement will be covered. Where units differ by more than 10% in size, the proration should be based on percentage of square footage within each unit compared to the total interior square footage of all other units in the

structure. Shared common areas should not be counted in the denominator for the pro rata calculation.

**Scenario 3.** The Program Administrator determines that the owner is not income eligible, but the renters are. In this case, the rental units are eligible for rehab, but the owner's is not. If a rehab activity is undertaken which affects all of the units in the house (e.g., replacement of roof), the HIP will only cover a prorated percentage of the cost. For example, in a four-family home, only 75% of the cost of roof replacement would be covered. Where units differ in size, the proration is based on percentage of square footage.

If any of the conditions above apply to a particular applicant's case, CGP&H sends a letter that explicitly identifies which of the units is eligible for rehabilitation, as well as specifies any applicable percentage of the hard costs of rehabilitation between the program and the homeowner. The homeowner's monetary contribution is to be paid prior to the start of construction at the preconstruction conference in the form of a money order or certified check made payable to the contractor. The payment is held by the program until the work is satisfactorily completed, at which time the program will release the payment to the contractor.

#### **L. Eligibility Certification**

After the Program Administrator has determined that the household is income eligible and meets all other eligible requirements, the Program Manager will complete and sign the Eligibility Certification. This certification is valid for six months starting from date of eligibility certification. A Construction Agreement must be signed within this time period. If not, the Program Administrator must reevaluate the household's eligibility.

After the household is certified as income eligible, the Homeowner/Program Agreement will be executed between the owner and the program.

#### **M. Housing Inspection/Substandard Certification/Work Write Up/Cost Estimate**

The Program Inspector will perform a comprehensive inspection to determine what work items are necessary to bring the home up to code, as identified in section III C. Photos will be taken at the comprehensive inspection to document existing conditions. As a result of the comprehensive inspection, the Program Inspector will prepare a work write-up and cost estimate. All repairs needed to bring the home up to code will be identified. To the extent that the budget may permit, home weatherization will also be included. This work write-up will include a breakdown of each work item by category and by location in the house. The work write-up will contain information as to the scope of work and specifics on materials such as type, quantity and cost. A total cost estimate will be calculated for each housing unit. In the event that not all items can be

accomplished due to program funding caps, the Program Inspector will establish a priority repair system which addresses the code violations before the non-code violations. The HIP's policy is to create Work Write-Ups and Cost Estimates that fall within the HIP funding caps. In unusual hardship cases and when the cost to correct all code violations exceeds the program funding limit, the HIP will seek the homeowner's monetary contribution. If the homeowner is unable to contribute funds or obtain funds from another funding source, the HIP will request additional funds from the Borough of Montvale.

For houses built prior to 1978, refer to Section VII Lead Base Paint (LBP).

#### **N. Contractor Selection**

The homeowner, with the approval of the Program Inspector, will select the contractor. The Case Manager will provide the homeowner with a copy of the work write up and the Program contractor list. The homeowner will complete the Work Write-Up Review Form indicating review and approval of the work write-up and advising of any contractors currently on the Program contractor list that the homeowner does not wish to have notified of the availability of the bid package. If the homeowner wishes to solicit a bid from a contractor not currently on the Program contractor list, the homeowner will provide the contractor's name, address and telephone number on the Work Write-Up Review Form. Any contractors that have not been previously qualified are eligible to participate but must submit their qualifications as well as their bid in the bid package.

The Case Manager will notify at least three (3) currently active contractors that a bid package for the property is available. Each contractor must contact the Case Manager to obtain a full bid package and the contractor must submit a bid to the Case Manager by the submission deadline (usually within three (3) weeks of the date of the bid notification letter). All submitted bids will be opened and recorded by the Program Administrator at a meeting open to all interested parties.

The submitted bids will be reviewed by the homeowner and the Program Inspector. Generally, the lowest responsible bid from a qualified contractor will be chosen. If the homeowner selects a higher bid, he/she must pay the difference between the chosen and the lowest responsible bid.

Contractor award is passed via resolution by Borough Council.

#### **O. Pre-Construction Conference/Contract Signing**

The Program Inspector will conduct a pre-construction conference with the homeowner and contractor. Prior to the pre-construction conference the homeowner will be provided with copies of the loan documents and the Construction Agreement and the contractor will be provided with a copy of the Construction Agreement for review. At the time of the pre-construction conference,

the scope of work will once again be reviewed. The homeowner and contractor responsibilities will also be reviewed, as well as the program's construction procedures and program limitations. The homeowner and contractor will each sign the Construction Agreement and receive copies. The homeowner will sign and receive copies of the Mortgage and Mortgage Note in the amount of the HIP subsidy. For rental properties, the property owner will also sign the Deed Restriction (COAH form Appendix E-3).

If the homeowner is providing any funds for the rehabilitation of his/her home, those funds must be provided at the time of the pre-construction conference in the form of a certified check or money order made payable to the contractor. The check will be held by the Program and will be applied towards the contractor's first progress payment.

The contractor will be provided with information regarding the Lead-Based Paint Poisoning Prevention Act (4a.U.S.C 483 1 (b)). The homeowner will be advised of the hazards of lead base paint in houses built prior to 1978 and provided with the EPA booklet Renovate Right. Both contractor and homeowner will each sign the respective Certifications. Additionally, for houses built prior to 1978, Section VII Lead Base Paint (LBP) applies.

Following the Pre-Construction meeting, the Case Manager will provide the Borough with a copy of the first three pages of the Construction Agreement which includes an itemized price list of the work.

It is the contractor's responsibility to ensure all required permits are applied for prior to the start of construction and, if applicable, at the time of any change orders.

The construction permitting process is handled by the municipality's Construction office.

#### **P. Initiate Borough Voucher**

The Borough will provide the Case Manager with a blanket purchase order passed by Council resolution to create two purchase orders for each case for the Contractor to sign at the pre-construction conference at time of contract signing. The Contractor's signed purchase orders will be held by the Case Manager until construction progress is sufficient to submit to the municipality.

The Borough voucher will be separated into two potential payments. The Program staff will match the payment request up with the Borough voucher issued at the Pre-Construction meeting and adjust the payment amount as per the inspection results. Ultimately upon construction completion, the payments will equal the full voucher amount plus or minus any change orders.



**Q. Progress Inspections**

The Program Inspector will make the necessary inspections of the progress of property improvements. Inspections are necessary to ensure that the ongoing improvements coincide with the scope of work outlined in the work write-up. It is the contractor's responsibility to notify the Program Inspector when a minimum of 40% of the total contract work is completed. The Program Inspector will schedule the inspection with the homeowner, at which time the Program Inspector will also obtain verbal confirmation from the homeowner that the work is ready for inspection.

If work passes the satisfactory progress inspection, the Case Manager will follow the procedures spelled out in Section V subsection T *Payment Structure and Process* to process a contractor's progress payment request.

The Program Inspector will notify the contractor and the homeowner in writing of any work deficiencies discovered during the progress inspection. Work deficiencies must be corrected prior to the contractor's request for the next inspection.

For houses built prior to 1978, a work item marked EPA RRP Rule cannot be paid for until the contractor provides a post renovation report to the program. Refer to Section VII Lead Base Paint (LBP) for the EPA regulation.

**R. Change Orders**

If it is determined during rehabilitation that a change from the original work write-up is required, a Program Change Order Authorization form must be completed and approved by the Homeowner, the Contractor, the Program and the Borough. The Case Manager will forward the executed change order to the Borough for approval. The contractor will be notified by the Case Manager of the results, and no change order work should be undertaken by the contractor until he has received a copy of the fully executed Change Order Authorization or the contractor risks non-payment for the change order work.

**S. Final Inspection**

Prior to requesting a final inspection, it is the contractor's responsibility to:

- Properly close out all the permits and to provide proof of closed out permits to the Case Manager via the municipal Certificate of Approval;
- Deliver to the homeowner a complete release of all liens arising out of the Construction Agreement, a receipt in full covering all labor, materials and equipment for which a lien could be filed or a bond satisfactory to the owner indemnifying owner against any lien; and;

- Provide the homeowner with all applicable warranties for items installed and work completed during the course of the rehabilitation.

Once the contractor has provided the Case Manager with all required job closeout forms, the contractor will be responsible to request the program's final inspection. The Program Inspector will schedule the final inspection with the homeowner, at which time the Program Inspector will also obtain verbal confirmation from the homeowner that the rehabilitation work has been completed and is ready for inspection. The Program Inspector will then conduct a final inspection to certify that the required property improvements are complete. The homeowner will be present during the final inspection and the contractor will be present if there are issues to resolve.

Only 100% completed line items will be inspected and considered for payment. If the work passes satisfactory final inspection, the Case Manager will follow the procedures spelled out in Section V subsection T. *Payment Structure and Process* to process the contractor's final payment request.

For houses built prior to 1978, a work item marked EPA RRP Rule cannot be paid for until the contractor provides a post renovation report to the program. Refer to Section VII Lead Base Paint (LBP) for the EPA regulation.

If the Program Inspector identifies any work deficiencies during the final inspection, the Program Inspector will notify the contractor and the homeowner of the deficiencies in writing and the value of said deficiencies will be deducted from the final payment request. Work deficiencies discovered during the final inspection will require the Program Inspector to conduct a subsequent inspection upon contractor's correction of deficiencies. The Rehabilitation Program reserves the right to hold the contractor responsible to pay the cost of any additional inspections beyond the final inspection at a rate of \$350 per inspection for prematurely requesting the final inspection with the work not 100% completely done in a workman-like manner. Additional inspections are those in excess of the one progress inspection and the final inspection which are needed to inspect corrected deficiencies. The contractor must issue the failed final inspection penalty payment directly to CGP&H via a check prior to the program inspector scheduling and repeating the final inspection process. CGP&H will notify the municipality each time a penalty is levied.

The Program lien period will commence upon satisfactory completion of the final inspection. Photographs will be taken of the rehabilitated housing unit by the Program Inspector at the time of the satisfactory final inspection.

**T. Payment Structure and Process**

The Borough will issue all payments, which will be made according to the following schedule:

One progress payment (representing a minimum of 40% of total contract work completed) will be paid. Upon completion of one hundred percent (100%) of the rehabilitation work, the contractor is eligible for final payment of the contract price.

Upon a satisfactory program inspection, and confirmation from the Case Manager that all Contractor's documents have been submitted according to program procedures, the Case Manager will submit to the Municipal Housing Liaison:

- Program's Request for Payment form with Owner's and Program's written approval
- The Borough voucher signed by the contractor and adjusted to match the current payment amount
- Copy of change order, if one occurred
- Copy of Contractor's business registration and W-9 (only needed for Contractor's first program job)

The Borough retains the right to make payments to the contractor without homeowner approval should the homeowner become unavailable to sign the Program contractor payment form due to illness or absence. In such instance, the Program shall make reasonable attempts to contact the homeowner. If such efforts are not successful within a two-week period from the final inspection date, the Program shall advise the Borough, provide documentation of efforts to obtain homeowner approval, and may authorize contractor payment without homeowner sign-off, to not hold up payment rightfully due to the Contractor.

The Case Manager is to submit the contractor payment request to the Municipal Housing Liaison for receipt no later than ten (10) days prior to the Borough Council Meeting. If acceptable, the payment request will be placed on the upcoming Bill Night agenda. The Borough will forward to the Case Manager a copy of the executed payment to the Contractor for case file records.

Upon job completion, the combined Borough payments will total the Construction Agreement, including all applicable change order(s) if any, and minus Owner contribution, if any. The combined Borough payments will also match the final Borough Voucher amount. Progress and final payments will be made payable to the Contractor.

**U. Standard Certification**

A Certificate of Approval issued by the municipal construction official at the time the contractor closes out the rehabilitation construction permits, will confirm the scope of rehabilitation work

has been completed and that the housing unit is now up to code standard. The contractor is to provide the Certificate of Approval to the Case Manager when requesting the final inspection. The Case Manager will ensure that a copy of the Certificate of Approval is placed in the case file.

#### **V. Record Mortgage Documentation**

At construction completion, the Case Manager will forward the executed mortgage to the Municipal Housing Liaison and the Borough's Attorney for recording. The Borough will immediately file the mortgage with the County Clerk. For rental properties, the Deed Restriction will also be recorded.

#### **W. File Closing**

The Case Manager will close the homeowner's file after the final payment is made and the mortgage, and when applicable, Deed Restriction is/are returned from the County with recorded date, book and page. A program letter will be sent to the homeowner, thanking him/her for participating in the Program.

#### **X. Requests for Subordination or Program Loan Payoff**

Montvale may agree to subordination of its lien if the mortgage company supplies an appraisal showing that the new loan plus the balance(s) on all unpaid loans (including the value of the rehabilitation assistance) does not exceed ninety-five (95%) of the appraised value of the unit. If the homeowner is simply refinancing their primary mortgage to a lower interest rate and not "cashing out" any equity, Montvale will subordinate up to 100% of the appraised value.

The fee to process subordination and program loan payoff requests will be paid by the homeowner directly to CGP&H at a rate of \$175 per request.

## **VI. CONTRACTOR REQUIREMENTS AND RECRUITMENT**

#### **A. Marketing**

The Program will coordinate with the Borough to advertise the availability of construction work on the Borough's website and display a contractor outreach poster and handouts in the municipal building, including the local construction office. Additionally, CGP&H will reach out to home improvement contractors registered with Consumer Affairs who are geographically near or in Montvale. If determined needed, additional outreach will be conducted in the local newspapers and through the posting of community notices. As necessary, the Program will advertise the availability of construction work by posting information at local building supply dealers. All interested contractors will have the opportunity to apply for inclusion on the Program contractor

list, which will be made available for the homeowner's use in selecting rehabilitation contractors. The contractor outreach material will also be posted on CGP&H's website.

### **B. Contractor Qualifications**

To qualify, contractors must meet the following minimum requirements:

- Contractors must carry at least \$1,000,000 in general liability insurance. The Contractor shall carry full workmen's compensation coverage including Employer's Liability limits of at least \$500,000 and statutory state coverage for all his/her employees and those of his/her subcontractors engaged in program rehab work. The Contractor must provide the Case Manager with a certificate of insurance naming the Program as Certificate Holder, and naming the Municipality and CGP&H as additional insureds at time of program job award; and
- At least three favorable references on the successful completion of similar work; and
- A reference of permit compliance from a municipal inspector (building inspector, code official, etc.); and
- The Contractor's State Business Registration Certificate; and
- Current Consumer Affairs Home Improvement Contractor license; and
- Applicable lead certifications for contractors working on houses built prior to 1978. As identified in the scope of work, the contractor must comply with the EPA Renovation, Repair and Painting (RRP) Rule regarding certification; and
- If claiming prior experience with local, state or federally funding housing rehabilitation programs, a record of satisfactory performance in a neighborhood rehabilitation program or other federal/state programs; and
- Appropriate licenses; e.g. plumbing, electrical.

Contractors must also complete a Contractor Qualification Form. The contractor's qualifications will be reviewed and the references cited will be checked by the Program Inspector before the contractor is awarded a job.

## **VII. Lead Based Paint (LBP):**

For houses built prior to 1978, contractors must comply with the Environmental Protection Agency Renovation, Repair and Painting Rules (40 CFR Part 745) when any work item is marked

with (EPA-RRP Rule) in the work specifications. The requirements are spelled out in the General Conditions of the work specifications.

## **VIII. Rental Procedures:**

Rental units are subject to the Uniform Housing Affordability Controls (UHAC) at N.J.A.C.5-80:26.1 et. seq. once the rental units are rehabilitated. In addition to the mortgage and mortgage note, the controls on affordability shall be in the form of a deed restriction.

- If a unit is vacant, upon initial rental subsequent to rehabilitation, or if a renter-occupied unit is re-rented prior to the end of controls on affordability, the deed restriction shall require the unit be rented to an income eligible household at an affordable rent and affirmatively marketed pursuant to UHAC.
- If a unit is renter-occupied, upon completion of the rehabilitation, the maximum rate of rent shall be the lesser of the current rent or the maximum permitted rent pursuant to UHAC.
- Rental Increases: See section VIII C, below.

The municipality's Administrative Agent will administer the rental affordability controls during the 10 year affordability period for each rental property assisted. Landlords are responsible to pay income certification fees for re-rentals.

### **A. Determining Initial Affordable Rents**

The initial maximum affordable rent for a rehabilitated unit is determined by the program staff based on several NJ rules and regulations. The Administrative Agent will make every attempt to price initial rents to average fifty-two percent (52%) of the median income for the household size appropriate to the sized unit within each individual project (N.J.A.C. 5:80-26.3 (d)). Thirty percent (30%) (N.J.A.C. 5:80-26-12 (a)) of that figure is considered the "maximum base rent." Subtracted from the maximum base rent is the cost of all tenant-paid utilities as defined and calculated by the HUD Utilities Allowance figures (updated annually). The remainder becomes the maximum initial rent for that unit. The Home Improvement Program staff can provide potential applicants/landlords with a reasonable estimate of what the maximum base rent will be on their rental unit if they elect to participate in the program.

**B. Pricing by Household Size**

Initial rents are based on targeted "model" household sizes for each size home as determined by the number of bedrooms. Initial rents must adhere to the following rules. These rents are based on COAH's Annual Regional Income Limits Chart at the time of occupancy.

Table 5 Investor-Owned Terms &amp; Conditions

Size of Unit	Household Size Used to Determined Max Rent
Studio/Efficiency	1
1 Bedroom	1.5
2 Bedrooms	3
3 Bedrooms	4.5
4 Bedrooms	6

- A studio shall be affordable to a one-person household;
- A one-bedroom unit shall be affordable to a one- and one-half person household;
- A two-bedroom unit shall be affordable to a three-person household;
- A three-bedroom unit shall be affordable to a four- and one-half person household; and
- A four-bedroom unit shall be affordable to a six-person household.

*The above rules are only to be used for setting initial rents.*

**C. Determining Rent Increases**

Rents in rehabilitated units may increase annually based on the standards in Appendix B, entitled "Current Income Limits & Rental Increase Procedures" and only upon written notification from the Administrative Agent.

In addition, the Borough's Administrative Agent must be used by the Landlord to ensure that all appropriate affirmative marketing and all other affordable housing compliance procedures are followed and will continually oversee compliance for these affordable rental units throughout their restrictive term.

These increases must be filed with and approved by the Administrative Agent. Property managers or landlords who have charged less than the permissible increase may use the maximum allowable rent with the next tenant with permission of the Administrative Agent. Rents may not be increased more than once a year, may not be increased by more than one COAH-approved

increment at a time, and may not be increased at the time of new occupancy if this occurs less than one year from the last rental. No additional fees may be added to the approved rent without the express written approval of the Administrative Agent.

## IX. MARKETING STRATEGY

In coordination with the Borough, the Program Administrator will employ a variety of proven strategies to advertise the program within Montvale to establish the program's applicant pool/waiting list. The marketing strategy/plan possibilities include but are not limited to:

- Creation and distribution of program homeowner outreach posters, flyers and handouts
- Place program outreach material on the Borough's website
- Place program outreach material on CGP&H's website
- Municipal E-newsletter and paper newsletter (if available)
- Appending announcements and/or flyers to other municipal mailings as they become available (tax, etc) or direct mailing, if approved by the municipality
- Municipal email blasts and Twitter communication (if available)
- Program marketing will be distributed to local community organizations and major employers including religious organizations, civic groups, senior group, ethnic organizations, etc.
- Free local cable TV advertising (when available)
- Periodic Press releases
- Program group presentations to community organizations or at the Borough Municipal Building to prospective homeowners and even to local contractors
- Paid newspaper advertisements (last resort) when deemed necessary and appropriate
- The order of method used will be analyzed to implement the most effective combination of strategies. Extensive marketing efforts are essential for all successful housing rehabilitation programs to meet their productivity objectives.



Available rental units assisted via the HIP will be affirmatively marketed in accordance with the Borough of Montvale Affordable Housing Affirmative Marketing Plan.

## **X. MAINTENANCE OF RECORDS AND CLIENT FILES**

### **A. Programmatic Recording**

The Program files will include:

- The policies and procedures manual, which will also be updated when applicable.
- An applicant pool will be maintained by the program staff to track intake of the people interested in the program and the corresponding outgoing application invites.
- A rehabilitation log will be maintained by the program staff that depicts the status of all applications in progress.

### **B. Participant Record Keeping**

The Program will be responsible for ensuring that individual files for each unit are established, maintained and then submitted to the municipality upon completion. Each completed file will contain a minimum of the following:

- Checklist
- Application form
- Tenant Application form (Rental Units Only) including rental lease
- Proof of ownership
- Income verification (for all households)
- Proof of currency of property tax and water/sewer accounts
- Proof of homeowner extended coverage/hazard insurance (Declaration Page)
- Proof that the municipal lien plus the total of other liens does not exceed the market value of the unit.
- Certification of Eligible Household or Notice of Ineligible Household (whichever is applicable)
- Homeowner/Program Agreement

- Certificate of Substandard
- Work Specifications/Cost Estimate aka Work Write-Up
- Bid Notice
- Contractor bids
- Bid Tabulation
- Construction Agreement
- Mortgage and Mortgage Note, and for rental properties, Deed Restriction
- Notice of Right of Rescission
- Homeowner Confirmation of Receipt of EPA Lead Information Pamphlet
- Contractor Confirmation of Receipt of Lead Paint Notice
- Copies of all required permits
- Change orders, if any
- Work progress and final inspection reports
- Copies of contractor payment documentation
- Photographs (Before and After)
- Close-out documents
- Certification of Approval

### **C. Reporting to the Municipal Housing Liaison**

For each unit the following information must be retained to be reported annually:

- Street Address
- Block/Lot/Unit Number
- Owner/Renter
- Income: Very Low/Low/Mod
- Final Inspection Date

- Funds expended on Hard Costs
- Funds Recaptured
- Major Systems Repaired
- Unit Below Code & Raised to Code
- Effective date of affordability controls
- Length of Affordability Controls (yrs)
- Date Affordability Controls removed
- Reason for removal of Affordability Controls

The Program Administrator is responsible for entering each completed unit's data into the State's online CTM system.

#### **D. Financial Recordkeeping**

Financial recordkeeping through the State's online CTM system is the responsibility of the Municipal Housing Liaison.

## **XI. HOUSING ADVISORY COMMITTEE AND APPEALS PROCESS**

In homeowner/contractor disputes, as well as disputes with regard to staff decisions, a Housing Advisory Committee (which is the Borough's Affordable Housing Sub-committee) formed by the Borough will act as a mediator to resolve the differences. Homeowners involved in a dispute will be instructed to submit their concerns in writing. The homeowner may request a hearing conducted by the Housing Advisory Committee. All Housing Advisory Committee decisions are final.

If the reason for the mediation is due to the homeowner's refusal to pay the contractor and work has been done to work specification and to the satisfaction of the Program, it may authorize payment to the contractor directly. However, the Program will make a reasonable attempt to resolve the differences before taking this step.

Additionally, the Housing Advisory Committee may decide on cases that are not clearly determined via the Policy and Procedures Manual, requiring either a change to the Manual, a waiver approval or waiver denial. During this process, when discussing case specifics with and

among Committee members, the confidentiality of the individual homeowner will be protected by use of case numbers rather than names.

## **XII. CONCLUSION**

If the procedures described in this manual are followed, the Borough of Montvale's Home Improvement Program should operate smoothly and effectively. Where it is found that a new procedure will eliminate a recurring problem, that procedure may be incorporated into the program operation. In addition, this manual may be periodically revised to reflect changes in local, state and federal policies and regulations relative to the Home Improvement Program.

## APPENDIX A - LIST OF PROGRAM FORMS

- Application Transmittal Letter
- Program Information Handout
- Application for Assistance- Homeowner
- Application for Assistance- Landlord (Investor)
- Application for Assistance- Tenant
- Eligibility Release Form
- Checklist
- Special Needs Waiver (Eligibility Requirements)
- Special Needs Waiver (Exceed Program Limit)
- Certification of Eligible Household
- Eligibility Determination Form
- Notification of Eligibility
- Notification of Ineligibility
- Homeowner/Program Agreement
- Certificate of Substandard
- Certificate of Substandard – Emergency Situation
- Letter: forward work write-up and contractor list to homeowner
- Work write-up review form
- Request for Rehabilitation Bid
- Affidavit of Contractor
- Subcontractor Bid Sheet
- Bid Tabulation/Contractor Selection
- Construction Agreement
- Mortgage
- Mortgage Note – single family, multi family, investor versions
- Notice of Right of Rescission
- COAH Deed Restriction (when applicable)
- Homeowner Confirmation of Receipt of EPA Lead Information Pamphlet
- Contractor Confirmation of Receipt of Lead Paint Notice
- Notice to Proceed
- Contractor's Request for Final Inspection
- Change Order Authorization
- Certificate and Release
- Closeout Statement

## APPENDIX B – CALCULATING ANNUAL INCREASE PROCEDURES

### Methodology for Calculating Regional Income Limits and Rental Increase:

Income limits for all units that are part of the municipality's Housing Element and Fair Share Plan and for which income limits are not already established through a federal program exempted from the Uniform Housing Affordability Controls pursuant to N.J.A.C. 5:80-26.1 shall be updated by the municipality annually within 30 days of the publication of determinations of median income by HUD as follows:

- a. Regional income limits shall be established for the region that the municipality is located within, based on the median income by household size, which shall be established by a regional weighted average of the uncapped Section 8 income limits published by HUD. To compute this regional income limit, the HUD determination of median county income for a family of four is multiplied by the estimated households within the county according to the most recent decennial Census. The resulting product for each county within the housing region is summed. The sum is divided by the estimated total households from the most recent decennial Census in the municipality's housing region. This quotient represents the regional weighted average of median income for a household of four. The income limit for a moderate-income unit for a household of four shall be 80 percent of the regional weighted average median income for a family of four. The income limit for a low-income unit for a household of four shall be 50 percent of the HUD determination of the regional weighted average median income for a family of four. The income limit for a very low-income unit for a household of four shall be 30 percent of the regional weighted average median income for a family of four. These income limits shall be adjusted by household size based on multipliers used by HUD to adjust median income by household size. In no event shall the income limits be less than those for the previous year.
- b. The income limits attached are the result of applying the percentages set forth in paragraph (a) above to HUD's determination of median income for the most recent year and shall be utilized until the municipality updates the income limits after HUD has published revised determinations of median income for the next fiscal year.
- c. The Regional Asset Limit used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3 shall be calculated by the Municipality annually by taking

the percentage increase of the income limits calculated pursuant to paragraph (a) above over the previous year's income limits, and applying the same percentage increase to the Regional Asset Limit from the prior year. In no event shall the Regional Asset Limit be less than that for the previous year.

- d. If at any time, COAH (or a successor administrative agency duly empowered by an amendment to the Fair Housing Act) begins to issue updated annual income limits and rules for increasing sales prices and rent levels each year, said updated income limits and rules for increasing sales prices and rent levels each year may be used instead of the methodology set forth herein.

In establishing sale prices and rents of affordable housing units, the administrative agent shall follow the procedures set forth in UHAC, utilizing the regional income limits established pursuant to the process defined above:

- a. The resale prices of owner-occupied very low, low- and moderate-income units may increase annually based on the percentage increase in the regional median income limit for each housing region determined pursuant to the process outlined above. In no event shall the maximum resale price established by the administrative agent be lower than the last recorded purchase price.
- b. The rent levels of very-low-, low- and moderate-income units may be increased annually based on the percentage increase in the Housing Consumer Price Index for the Northeast Urban Area, upon its publication for the prior calendar year. This increase shall not exceed nine percent in any one year. Rents for units constructed pursuant to low income housing tax credit regulations shall be indexed pursuant to the regulations governing low income housing

Prepared by Affordable Housing Professionals of New Jersey (AHPNJ) - April 2018

**2018 AFFORDABLE HOUSING REGIONAL INCOME LIMITS BY HOUSEHOLD SIZE**

Income limits not officially adopted by the State of New Jersey. Contact your municipality to see if applicable in your jurisdiction. Additional information about AHPNJ income limits is posted on:

		1 Person	1.5 Person	2 Person	3 Person	4 Person	4.5 Person	5 Person	6 Person	7 Person	8+ Person	Max Increase:		Regional Asset Limit***
												Rents**	Sales***	
Region 1 Bergen, Hudson, Passaic and Sussex	Median	\$63,537	\$68,140	\$72,682	\$81,767	\$90,853	\$94,407	\$98,121	\$105,389	\$112,657	\$119,926			
	Moderate	\$50,878	\$54,512	\$58,146	\$65,414	\$72,682	\$75,589	\$78,497	\$84,311	\$89,126	\$95,940			
	Low	\$21,798	\$24,070	\$26,342	\$40,884	\$45,436	\$47,243	\$49,060	\$52,635	\$56,129	\$59,963	2.2%	5.52%	\$175,679
	Very Low	\$19,070	\$20,442	\$21,805	\$24,530	\$27,256	\$28,346	\$29,436	\$31,617	\$33,797	\$35,976			
Region 2 Essex, Morris, Union and Warren	Median	\$66,755	\$71,523	\$76,291	\$85,828	\$95,364	\$99,179	\$102,993	\$110,622	\$118,252	\$125,881			
	Moderate	\$53,404	\$57,218	\$61,033	\$68,662	\$76,291	\$79,343	\$82,395	\$88,498	\$94,601	\$100,706	2.2%	1.22%	\$182,955
	Low	\$33,377	\$35,762	\$38,146	\$42,914	\$47,682	\$49,589	\$51,497	\$55,311	\$59,126	\$62,940			
	Very Low	\$20,026	\$21,457	\$22,887	\$25,748	\$28,609	\$29,754	\$30,898	\$33,187	\$35,475	\$37,764			
Region 3 Hudson, Middlesex and Somerset	Median	\$75,530	\$80,925	\$86,320	\$97,110	\$107,900	\$112,216	\$116,532	\$125,164	\$133,796	\$142,428			
	Moderate	\$60,424	\$64,740	\$69,056	\$77,686	\$86,320	\$89,773	\$93,226	\$100,131	\$107,037	\$113,942	2.2%	2.37%	\$205,458
	Low	\$37,785	\$40,463	\$43,150	\$48,555	\$53,959	\$56,108	\$58,256	\$62,582	\$66,908	\$71,234			
	Very Low	\$22,659	\$24,278	\$25,896	\$29,133	\$32,370	\$33,665	\$34,960	\$37,540	\$40,139	\$42,728			
Region 4 Mercer, Monmouth and Ocean	Median	\$89,447	\$74,407	\$79,368	\$89,289	\$99,209	\$103,178	\$107,146	\$115,083	\$123,020	\$130,956			
	Moderate	\$55,557	\$59,526	\$63,494	\$71,481	\$79,468	\$82,542	\$85,617	\$92,066	\$98,516	\$104,965	2.2%	5.19%	\$186,616
	Low	\$34,723	\$37,204	\$39,684	\$44,644	\$49,605	\$51,589	\$53,573	\$57,541	\$61,510	\$65,478			
	Very Low	\$20,834	\$22,322	\$23,810	\$26,787	\$29,763	\$30,853	\$32,144	\$34,525	\$36,906	\$39,287			
Region 5 Burlington, Camden and Gloucester	Median	\$61,180	\$65,550	\$69,920	\$78,690	\$87,460	\$90,896	\$94,332	\$101,384	\$108,436	\$115,488			
	Moderate	\$48,944	\$52,440	\$55,936	\$62,928	\$69,920	\$72,717	\$75,514	\$81,107	\$86,701	\$92,294	2.2%	5.05%	\$161,377
	Low	\$30,590	\$32,775	\$34,960	\$39,330	\$43,700	\$45,448	\$47,195	\$50,682	\$54,188	\$57,684			
	Very Low	\$18,354	\$19,665	\$20,976	\$23,598	\$26,220	\$27,260	\$28,316	\$30,415	\$32,513	\$34,612			
Region 6 Atlantic, Cape May, Cumberland, and Salem	Median	\$51,085	\$54,734	\$58,383	\$65,681	\$72,979	\$75,898	\$78,817	\$84,655	\$90,494	\$96,332			
	Moderate	\$40,858	\$43,787	\$46,706	\$52,546	\$58,383	\$60,718	\$63,054	\$67,724	\$72,395	\$77,066	2.2%	0.00%	\$136,680
	Low	\$25,543	\$27,367	\$29,192	\$32,840	\$36,489	\$37,949	\$39,409	\$42,328	\$45,247	\$48,166			
	Very Low	\$15,326	\$16,420	\$17,515	\$19,704	\$21,894	\$22,769	\$23,645	\$25,397	\$27,148	\$28,900			

Moderate income is between 80 and 90 percent of the median income. Low income is 50 percent or less of median income. Very low income is 30 percent or less of median income.

\* These columns are for calculating the pricing for one, two and three bedroom sale and rental units as per N.J.A.C. 5:80-26.4(a).

\*\* This column is used for calculating the pricing for rent increases for units (as previously calculated under N.J.A.C. 5:87-9.3). The increase for 2015 was 2.3%, the increase for 2016 was 1.1%, the increase for 2017 was 1.7%, and the increase for 2018 is 2.2% (Consumer price index for All Urban Consumers (CPI-U)). Regions by expenditure category and commodity and service group. Landlords who did not increase rents in 2015, 2016, or 2017 may increase rent by up to the applicable combined percentage from their last rental increase for that unit. In no case can rent for any particular apartment be increased more than one time per year.

\*\*\* This column is used for calculating the pricing for resale increases for units (as previously calculated under N.J.A.C. 5:87-9.3). The price of owner-occupied low and moderate income units may increase annually based on the percentage increase in the regional median income limit for each housing region. In no event shall the maximum resale price established by the administrative agent be lower than the last recorded purchase price.

Low income tax credit developments may increase based on the low-income tax credit regulations.

\*\*\*\* The Regional Asset Limit is used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b).

Note: Since the Regional Income Limits for Region 6 in 2017 were higher than the 2018 calculations, the 2017 income limits will remain in force for 2018 (as previously required by N.J.A.C. 5:87-9.3(c)).



**BOROUGH OF MONTVALE  
BERGEN COUNTY, NEW JERSEY  
RESOLUTION NO. 165-2018**

**RE: RESOLUTION FOR RENEWAL OF MEMBERSHIP IN THE  
BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

WHEREAS, the Borough of Montvale is a member of the Bergen County Municipal Joint Insurance Fund; and

WHEREAS, said renewed membership terminates as of December 31, 2018 unless earlier renewed by agreement between the Municipality and the Fund; and

WHEREAS, the Municipality desires to renew said membership;

NOW THEREFORE, be it resolved as follows:

1. The Borough of Montvale agrees to renew its membership in the Bergen County Municipal Joint Insurance Fund and to be subject to the Bylaws, Rules and Regulations, coverages, and operating procedures thereof as presently existing or as modified from time to time by lawful act of the Fund.
2. The Mayor and Clerk shall be and hereby are authorized to execute the agreement to renew membership annexed hereto and made a part hereof and to deliver same to the Bergen County Municipal Joint Insurance Fund evidencing the Municipality's intention to renew its membership.

Councilmember	Motion	Second	Yes	No	Absent	Abstain	No Vote
Arendacs							
Curry							
Gloeggler							
Koelling							
Lane							
Weaver							

**Adopted: August 14, 2018**

ATTEST:

APPROVED:

\_\_\_\_\_  
Fran Scordo  
Deputy Municipal Clerk

\_\_\_\_\_  
Michael Ghassali  
Mayor

**RE: AGREEMENT TO RENEW MEMBERSHIP IN THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

WHEREAS, the Bergen County Municipal Joint Insurance Fund (hereinafter the Fund) is a duly chartered Municipal Insurance Fund as authorized by NJSA 40A:10-36 et seq., and;

WHEREAS, the Borough of Montvale is currently a member of said Fund, and;

WHEREAS, effective December 31, 2018, and said membership will expire unless earlier renewed, and;

WHEREAS, the Mayor and council of the Borough of Montvale has resolved to renew said membership;

NOW THEREFORE, it is agreed as follows:

1. The Borough of Montvale hereby renews its membership in the Bergen County Municipal Joint Insurance Fund for a three (3) year period, beginning January 1, 2019 and ending January 1, 2022\*.
2. The Borough of Montvale hereby ratifies and reaffirms the Indemnity and Trust Agreement, Bylaws and other organizational and operational documents of the Bergen County Municipal Joint Insurance Fund as from time to time amended and altered by the Department of Banking & Insurance in accordance with the Applicable Statutes and administrative regulations as if each and every one of said documents were re-executed contemporaneously herewith.
3. The Borough of Montvale agrees to be a participating member of the Fund for the period herein provided for and to comply with all of the rules and regulations and obligations associated with said membership.
4. In consideration of the continuing membership of the Borough of Montvale in the Bergen County Municipal Joint Insurance Fund, the Fund agrees, subject to the continuing approval of the Commissioner of Insurance, to accept the renewal application of the Borough of Montvale.
5. Executed the 14th day of August, 2018 as the lawful and binding act and deed of the Borough of Montvale, which execution has been duly authorized by public vote of the governing body.

\_\_\_\_\_  
Michael Ghassali, Mayor

\_\_\_\_\_  
Attest: Fran Scordo, Deputy Municipal Clerk

\_\_\_\_\_  
EXECUTIVE DIRECTOR  
BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND



"Professionalism You Can Count On"

PROFESSIONAL INSURANCE ASSOCIATES, INC.

429 HACKENSACK STREET • P.O. BOX 818 • CARLSTADT, NJ 07072 • (201) 438-7500 • FAX (201) 438-8781

July 31, 2018

VIA ELECTRONIC and FIRST CLASS MAIL

The Honorable Mayor & Council  
Borough of Montvale  
12 Mercedes Drive  
Montvale, NJ 07645

**RE: MEMBERSHIP RENEWAL IN THE BERGEN JIF**

Dear Mayor Ghassali & Members of the Governing Body:

As you may know, the Borough of Montvale's Membership in the Bergen County Municipal Joint Insurance Fund (hereinafter, the Bergen JIF) is set to expire on December 31, 2018.

To that end, the Borough has received from the Bergen JIF, a renewal Resolution and Agreement for the three (3) year period commencing January 1, 2019 through December 31, 2021. As the Risk Management Consultant, we have been requested to provide our thoughts as the Borough evaluates renewal. We would offer the following for consideration:

**I. ORGANIZATION**

The Joint Insurance Fund movement began with 11 municipalities in the Pascack Valley in Bergen County, joining together to provide property and casualty coverage in the wake of the insurance crisis that had hit municipalities in the early 1980's. Today, there are over 550 public entities, including municipalities, housing and utility authorities served by the MEL system, represented through 19 regional joint insurance funds throughout the State.

A JIF is a non-taxable public agency comprised of a cooperative group of governmental units. In essence, a public entity can become an insured participant in a JIF with an adequate pool of capital to cover loss payments and operating expenses. Excess funds are held in reserve for future potential liability or returned to the membership in the form of dividends.

Joint Insurance Funds are authorized and organized under N.J.S.A., Title 40A and are regulated by both the New Jersey Departments of Banking & Insurance and Community Affairs. In fact, the State statutes governing the operation of the JIF are similar to the controls under which municipalities operate.

Each public entity member appoints a Commissioner to the JIF, who must be an elected or appointed official. The Fund re-organizes annually and the Commissioners as a whole, elect a seven member Executive Committee, which serves as the "Governing Body" for the JIF.

The Executive Committee retains the services of an executive director, attorney, treasurer, auditor, actuary, claim, and engineering professionals and may contract for such other services as required. The Executive Director, (PERMA) conducts the day-to-day operations of the Fund.

## II. COVERAGE & FINANCIAL STRENGTH

The majority of coverage afforded the Municipality is provided through membership in the Bergen County Municipal Joint Insurance Fund (the JIF), the statewide Municipal Excess Liability Joint Insurance Fund (the MEL), and the New Jersey Environmental Risk Management Fund (the EJIF).

Specifically, the Funds provide coverage for General Liability, Auto Liability and Physical Damage, Property, Crime, Workers Compensation, Employment Practices/Public Officials Liability, Police Professional Liability, and Environmental Liability.

The Bergen JIF's Financial Statement, as of 12/31/14 included the following:

- o Statutory Surplus of \$3,947,462
  - o Investment Income of over \$12,000,000
  - o Cash on Hand of over \$9,900,000
  - o Dividend Distribution to total JIF Membership of over \$31,000,000 since 1988
- Dividends issued BOROUGH OF MONTVALE totaling \$825,559., (as of 12.31.17)**

**MEL Safety Institute:** Another hallmark of the JIF/MEL is the MEL Safety Institute that provides a multitude of training, including all OSHA &PEOSH required training and has provided over 250,000 training classes, Statewide since inception.

## III. CONCLUSION

Without question, the Bergen JIF/MEL/EJIF Funds continue to provide broader coverage than is available in the conventional insurance market at a notably lower cost (premium) to all member public entities.

The Bergen JIF/MEL/EJIF model represents the most prominent example of shared services in the history of the State of New Jersey. It has been estimated that the JIF/MEL/EJIF system has saved taxpayers over \$1 billion dollars, statewide, since the first JIF's (Bergen JIF) inception in 1985.

**It is therefore, our recommendation the Governing Body take favorable action on the Resolution to renew membership at their next regularly scheduled Public Meeting. Upon favorable action, please provide our office with a certified copy of the adopted Resolution AND the executed Agreement.**

We appreciate the opportunity to provide input on this important subject and should there be any questions, please do not hesitate to contact us.

Very truly yours,

Professional Insurance Associates, Inc.

*Frank Covelli*

Frank Covelli  
Senior Vice-President & Managing Director  
Public Sector Insurance & Risk Services

**Bergen County Municipal Joint Insurance Fund**

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632 Fax (201) 881-7633

July 17, 2018

Honorable Mayor and Council  
Montvale Borough  
12 Mercedes Drive  
Montvale, NJ 07645

Re: Membership Renewal

Dear Honorable Mayor and Council:

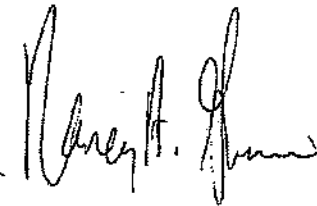
In reviewing the Fund's records, Montvale Borough's membership in the Bergen County Municipal Joint Insurance Fund expires December 31, 2018.

Enclosed are the Renewal Resolution and Renewal Agreement to confirm your membership after that date.

Please adopt the Resolution and execute the Agreement and return to the Fund office by October 1, 2018. The agreement will be signed by the Executive Director and a copy will be returned for your files.

Please advise if we can be of any assistance.

Sincerely,



Nancy A. Ghani, Account Manager  
PERMA Risk Management Services

Cc: ***Via Email***

Timothy Lane- Fund Commissioner

Frank Covelli, Sharon Fallon- Risk Management Consultant

**BOROUGH OF MONTVALE  
BERGEN COUNTY, NEW JERSEY  
RESOLUTION NO. 166-2018**

**RE: Authorizing Hiring Full Time Police Department Secretary / Zita Stratis**

**WHEREAS**, the Borough of Montvale's Police Department is in need of hiring a full-time secretary; and

**WHEREAS**, Zita Stratis has met the qualifications for this position and agrees to the terms and conditions of full time employment, and has completed a satisfactory background investigation; and

**NOW THEREFORE, BE IT RESOLVED**, by the Mayor and Council of the Borough of Montvale, County of Bergen, State of New Jersey the above named individual is hereby appointed as a full-time employee, effective August 16, 2018

Councilmember	Motion	Second	Yes	No	Absent	Abstain	No Vote
Arendacs							
Curry							
Gloeggler							
Koelling							
Lane							
Weaver							

**Adopted: August 14, 2018**

**ATTEST:**

**APPROVED:**

\_\_\_\_\_  
Fran Scordo  
Deputy Municipal Clerk

\_\_\_\_\_  
Michael Ghassali  
Mayor

## RESOLUTION

BE IT RESOLVED by the Mayor and Council of the Borough of Montvale, N.J., that the following bills, having been referred to the Borough Council and found correct, be and the same hereby be paid:

<u>FUND</u>	<u>AMOUNT</u>	<u>NOTES</u>
Current	\$2,945,416.95	Bill List Wire 8/14/18
	<u>297,860.69</u>	Wires/Manual Checks
Current TOTAL	3,243,277.64	
Escrow - Trust	6,375.00	Bill List Wire 8/14/18
Engineering Trust	645.00	Bill List Wire 8/14/18
Housing Trust	746.00	Bill List Wire 8/14/18
Open Space Trust	3,583.75	Bill List Wire 8/14/18
Capital Fund	42,220.35	Bill List Wire 8/14/18
Recreation Trust	2,863.10	Bill List Wire 8/14/18
Dog Trust	221.79	Bill List Wire 8/14/18
Unemployment Trust	653.45	Bill List Wire 8/14/18

*This resolution was adopted by the Mayor and Council of Montvale  
at a meeting held on 8/14/18*

Introduced by: \_\_\_\_\_

Approved: 8/14/18

Seconded by: \_\_\_\_\_

\_\_\_\_\_  
Michael Ghassali, Mayor

ATTEST:

\_\_\_\_\_  
Maureen Iarossi-Alwan, Municipal Clerk

**MANUAL/VOID CHECKS - WIRES****August 14, 2018**

<u>Check #</u>	<u>PO #</u>	<u>Date</u>	<u>Transaction/Vendor</u>	<u>Amount</u>
WIRE		7/26/18	Payroll Account	193,210.48
WIRE		7/26/18	Salary Account	104,247.71
WIRE		7/26/18	FSA Account	<u>402.50</u>
Total				<u>297,860.69</u>



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P.O. Type: All  
Range: First to Last  
Format: Detail without Line Item Notes

Open: N Paid: N Void: N  
Rcvd: Y Held: Y Aprv: N  
Bid: Y State: Y Other: Y Exempt: Y

Vendor # Name	PO #	PO Date	Description	Contract	PO Type	Amount	Charge Account	Acct Type Description	Stat/chk	First Enc Date	Rcvd Date	Chk/void Date	Invoice	1099 Excl
00021 BERGEN CTY-CLERKS ELECT.DIVIS	18-00944	07/16/18	EXPENSE FOR 2018 PRIM.ELECTION											
	1		EXPENSE FOR 2018 PRIM.ELECTION	7,189.39	8-01-20-702-029			B OTHER CONTRACTUAL ITEMS	R	07/16/18	08/08/18		ELECTION 6/5/18	N
Vendor Total:				7,189.39										
00047 D & E UNIFORMS	18-00846	06/26/18	Bailiff Uniform											
	1		Bailiff Uniform	72.28	8-01-41-250-032			B CLOTHING AND UNIFORMS	R	06/26/18	08/08/18		54555	N
	2		Bailiff Uniform	66.72	8-01-42-855-032			B CLOTHING & UNIFORMS	R	06/26/18	08/08/18		54555	N
				139.00										
18-00881	07/03/18	LT BOMAN CLOTHING ALLOWANCE												
	1		LT BOMAN CLOTHING ALLOWANCE	157.00	8-01-25-745-252			B BOMAN, DONALD W - CLOTHING	R	07/03/18	08/08/18		54545	N
Vendor Total:				296.00										
00064 MUNNOS ITALIAN DELI	18-01002	08/02/18	LUNCH FOR THE SENIORS											
	1		LUNCH FOR THE SENIOR LADIES	146.00	8-01-20-708-041			B MEAL REIMBURSEMENT	R	08/02/18	08/08/18		9068	N
Vendor Total:				146.00										
00071 SUEZ WATER NEW JERSEY	18-01050	08/09/18	3825412222 FIRE HYDRANTS AUG											
	1		3825412222 FIRE HYDRANTS AUG	15,361.91	8-01-31-834-029			B OTHER CONTRACTUAL ITEMS	R	08/09/18	08/09/18		AUGUST 2018	N
Vendor Total:				15,361.91										
00097 CABLEVISION	18-00903	07/10/18	07873-218840-01-0 CABLEVISION											
	1		07873-218840-01-0 CABLEVISION	7.75	8-01-27-791-029			B OTHER CONTRACTUAL ITEMS	R	07/10/18	08/08/18		JULY 2018	N

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Vendor # Name	PO # PO Date Description	Contract Amount Charge Account	PO Type Acct Type Description	Stat/chk	First Enc Date	Rcvd Date	Chk/Void Date Invoice	1099 Excl
00097 CABLEVISION	Continued							
18-00904 07/10/18 07873-109890-01-7 CABLEVISION								
1 07873-109890-01-7 CABLEVISION	1.99	8-01-20-701-029	B OTHER CONTRACTUAL ITEMS	R	07/10/18	08/08/18	JULY 2018	N
18-01042 08/08/18 07873-218840-01-0 CABLEVISION								
1 07873-218840-01-0 CABLEVISION	7.73	8-01-27-791-029	B OTHER CONTRACTUAL ITEMS	R	08/08/18	08/08/18	AUGUST 2018	N
18-01043 08/08/18 07873-199375-01-1 CABLEVISION								
1 07873-199375-01-1 CABLEVISION	619.52	8-01-25-752-108	B MAINTENANCE/RENTAL AGREEMENTS	R	08/08/18	08/08/18	MAY-AUGUST	N
Vendor Total:	636.99							
00102 MGL PRINTING SOLUTIONS								
18-00914 07/12/18 TAX DEPT FORMS								
1 TAX DEPT FORMS	615.00	8-01-20-708-023	B PRINTING AND BINDING	R	07/12/18	08/08/18	156230	N
Vendor Total:	615.00							
00104 MONTVALE BOARD OF EDUCATION								
18-00004 01/03/18 2018 LOCAL SCHOOL TAX			B					
10 2018 LOCAL SCHOOL TAX AUGUST	1,336,446.25	8-01-55-207-000	B LOCAL SCHOOL TAXES	R	05/15/18	08/08/18	2018 TAX AUGUST	N
Vendor Total:	1,336,446.25							
00108 MONTVALE HARDWARE & SUPPLY								
18-00960 07/19/18 GAS CAN FOR GOLF CART								
1 GAS CAN FOR GOLF CART	32.21	T-19-56-286-106	B SUMMER CAMP	R	07/19/18	08/09/18	8/31/18	N
Vendor Total:	32.21							
00116 VERIZON								
18-01030 08/06/18 201-391-4240 FIRE DEPT VERIZON								
1 201-391-4240 FIRE DEPT VERIZON	252.84	8-01-25-752-108	B MAINTENANCE/RENTAL AGREEMENTS	R	08/06/18	08/08/18	JUL.AUG.	N
18-01032 08/06/18 201V06-1876 72707Y VERIZON								
1 201V06-1876 72707Y VERIZON	176.79	8-01-20-701-029	B OTHER CONTRACTUAL ITEMS	R	08/06/18	08/08/18	JULY.AUGUST.	N
Vendor Total:	429.63							

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Vendor # Name	PO #	PO Date	Description	Contract Amount	PO Type Charge Account	Acct Type Description	Stat/Chk	First Rcvd Enc Date Date	Chk/Void Date Invoice	1099 Excl
00118 NJ STATE LEAGUE OF	18-00953	07/17/18	POLICE DEPARTMENT AD EMPLOY							
1 POLICE DEPARTMENT AD				115.00	8-01-25-745-021	B ADVERTISING	R	07/17/18 08/08/18	11339DB	N
Vendor Total:				115.00						
00125 NORTHWEST BERGEN REGIONAL	18-00123	01/17/18	HEALTH SERVICES 2018							
9 HEALTH SERVICES 2018/AUGUST				4,660.31	8-01-27-785-029	B OTHER CONTRACTUAL ITEMS	R	01/17/18 08/08/18	0142-18	N
Vendor Total:				4,660.31						
00137 PASCACK VALLEY REGIONAL HS DST	18-00005	01/03/18	REGIONAL SCHOOL TAX 2018							
9 REGIONAL SCHOOL TAX 2018				1,161,956.44	8-01-55-206-000	B REGIONAL SCHOOL TAX	R	01/03/18 08/08/18	2018 TAX AUGUST	N
Vendor Total:				1,161,956.44						
00146 PSEG CO.	18-01034	08/06/18	PSEG CHARGES- FIREHOUSE JULY							
1 7364678107 35W GRAND FIREHOUSE				64.32	8-01-31-829-070	B NATURAL GAS	R	08/06/18 08/08/18	JULY 2018	N
18-01051 08/09/18 PSEG CHARGES JULY 2018										
1 6703262608 43 HUFF TERRACE				14.39	8-01-31-829-070	B NATURAL GAS	R	08/09/18 08/09/18	JULY 2018	N
Vendor Total:				78.71						
00155 THE RECORD (SUBSCRIPTION)	18-00922	07/13/18	TR3650745 THE RECORD SUBSCRIPT							
1 TR3650745 THE RECORD SUBSCRIPT				458.04	8-01-20-701-033	B BOOKS & PUBLICATIONS	R	07/13/18 08/08/18	TR3650745	N
Vendor Total:				458.04						
00178 FAIR GAME GOOSE CONTROL INC.	18-00037	01/08/18	GOOSE CHASING 2018							
9 GOOSE CHASING 2018				687.50	T-14-56-286-001	B RESERVE FOR OPEN SPACE TRUST	R	04/26/18 08/08/18	76 BD OF HEALTH	N

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Vendor # Name	PO #	PO Date	Description	Contract Amount	PO Type Charge Account	Acct Type Description	Stat/Chk	First Enc Date	Rcvd Date	Chk/Void Date	Invoice	1099 Excl
00178 FAIR GAME GOOSE CONTROL INC. Continued	18-00907	07/10/18	GEESE CONTROL BOARD OF ED	687.50	8-01-27-785-092	B GEESE CONTROL	R	07/10/18	08/08/18		76 BOARD OF ED	N
1 GEESE CONTROL BOARD OF ED				687.50	8-01-27-785-092	B GEESE CONTROL	R	07/10/18	08/08/18		76 BOARD OF ED	N
Vendor Total:				1,375.00								
00215 TOWNSHIP OF RIVER VALE	18-00165	01/24/18	PASCACK VALLEY DPW 2018 SVCS.		B							
9 PASCACK VALLEY DPW AUGUST 2018				130,733.00	8-01-37-850-029	B OTHER CONTRACTUAL - PASCACK VALLEY DPW	R	04/26/18	08/08/18		AUGUST PAYMENT	N
Vendor Total:				130,733.00								
00258 ROCKLAND ELECTRIC COMPANY	18-01040	08/08/18	ROCKLAND ELECTRIC CHARGES/JULY									
1 9494934001 S MIDLLTWN SWR LIFT				392.09	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
2 9767932024 CHESTNUT RIDGE TFLT				46.29	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
3 2397150008 SPRING VALLEY RD				53.97	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
4 5985845006 CHESTNUT RIDGE RD				50.56	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
5 5229845000 LA TRENTA FIELD				321.91	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
6 5208845000 159 CHESTNUT RIDGE				75.49	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
7 1503030001 SUMMIT AVE TFLT X				56.67	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
8 1619931002 VALLEY VIEW SEWER				862.56	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
9 0700055009 HUFF TER PUMP 57088				421.49	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
10 0052060009 CHESTNUT TFLT				33.51	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
11 9683932013 GRAND TFLT 57400				41.27	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
12 1753077003 W GRAND AVE TFL X				56.80	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
13 9704932006 W GRAND OTH MTLBX				45.90	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
14 5103845008 CHESTNUT TRAF/SUMT				137.91	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
15 4725845003 SUMMIT OTHR FIRE				12.35	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
16 001816900935 W GRAND AVE				1,864.72	8-01-31-825-071	B ELECTRICITY	R	08/08/18	08/08/18		JULY 2018	N
17 2310843006 ALAYNA ASSOC				39.54	8-01-38-854-029	B OTHER CONTRACTUAL ITEMS	R	08/08/18	08/08/18		JULY 2018	N
				4,513.03								
18-01045 08/09/18 ROCKLAND ELECTRIC CHARGES/JULY												
1 9515932009 GRAND OTHR UNMTR				130.82	8-01-31-825-071	B ELECTRICITY	R	08/09/18	08/09/18		JULY 2018	N
2 0632933003 W GRAND UNMTRD				12.44	8-01-31-825-071	B ELECTRICITY	R	08/09/18	08/09/18		JULY 2018	N
3 8906935008 E GRAND OTH UNMTR				23.71	8-01-31-825-071	B ELECTRICITY	R	08/09/18	08/09/18		JULY 2018	N
4 1908079006 MEMORIAL GATE TRFC				12.26	8-01-31-825-071	B ELECTRICITY	R	08/09/18	08/09/18		JULY 2018	N

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Vendor # Name	PO #	PO Date	Description	Contract Amount	PO Type Charge Account	Acct Type Description	Stat/Chk	First Enc Date	Rcvd Date	Chk/Void Date	Invoice	1099 Excl
00559 DUTRA EXCAVATING & SEWER INC.	18-00950	07/17/18	MONTVALE BORO CATCH BASINS									
1 CATCH BASIN @ 13 CRESTVIEW				3,500.00	8-01-26-768-029	B OTHER CONTRACTUAL SERVICES	R	07/17/18	08/08/18		MVB-540	N
2 CATCH BASIN @ HOLDRUM CT				2,000.00	8-01-26-768-029	B OTHER CONTRACTUAL SERVICES	R	07/17/18	08/08/18		MVB-540	N
				5,500.00								
Vendor Total:				5,500.00								
00656 STATE OF NJ DEPT OF LABOR W/F	18-01035	08/07/18	UNEMPLOYMENT BENEFITS 2ND QTR									
1 UNEMPLOYMENT BENEFITS 2ND QTR				653.45	T-13-56-286-001	B RESERVE FOR UNEMPLOYMENT	R	08/07/18	08/08/18		2ND QTR 2018	N
Vendor Total:				653.45								
00699 ATLANTIC TOMORROWS OFFICE	18-00956	07/19/18	PD COPIER MAINTENANCE									
1 PD COPIER MAINTENANCE				86.11	8-01-25-745-028	B OTHER PROF/CONSULTANT SERVICES	R	07/19/18	08/09/18		CNIN781078	N
Vendor Total:				86.11								
00730 BOGGIA & BOGGIA, ESQS.	18-00222	02/06/18	LEGAL FEES 2018									
106 GENERAL MATTERS 2018				968.47	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	02/06/18	08/08/18		28895	N
107 MONTVALE-CONSTRUCT FIREHOUSE				238.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	02/06/18	08/08/18		28896	N
108 SOLID WASTE BID SPECS 2015				42.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	02/06/18	08/08/18		28898	N
109 SLOAN KETTERING				28.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	02/06/18	08/08/18		28899	N
110 LIBOCK V BEAR-BAN BUILDERS				112.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	02/06/18	08/08/18		28900	N
111 MERCEDES REDEVELOPMENT				112.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	02/06/18	08/08/18		28901	N
112 25 W GRAND AVE				812.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	02/06/18	08/08/18		28902	N
113 TREE PROTECTION ORDINANCE				224.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28903	N
114 MONTVALE BAMBOO REMOVAL				14.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28904	N
115 MONTVALE- TV ACCESS				210.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28905	N
116 BOROUGH OF MONTVALE V CULHANE				798.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28906	N
117 DPW- TERMINATION SHARED				742.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28907	N
118 STEEL-FAB SYSTEMS V UNIMAK				2,174.67	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28908	N
119 UPPER SADDLE RIVER SEWER				1,134.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28909	N
120 OFFICER DAVID TENBROECK				1,610.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28910	N
121 MARIJUANA & VAPING				42.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28911	N

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00730 BOGGIA & BOGGIA, ESQS.				Continued										
18-00222 02/06/18 LEGAL FEES 2018				Continued										
122 RECREATION					8-01-20-712-028	42.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28912	N
123 BERGEN COUNTY TAX APPEALS 2018					8-01-20-712-028	2,226.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28913	N
124 MONTVALE-KPMG TAX APPEAL					8-01-20-712-028	98.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28914	N
125 MONTVALE- SUMIT PLAZA INC					8-01-20-712-028	168.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28915	N
126 MONTVALE- MACK PROPERTIES					8-01-20-712-028	322.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28916	N
127 HUB PROPERTIES TAX APPEAL					8-01-20-712-028	98.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28917	N
128 HORNROCK PROPERTIES-TAX APPEAL					8-01-20-712-028	84.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28918	N
129 14 PHILIPS PARKWAY 2014 TAX					8-01-20-712-028	238.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28919	N
130 140 HOPPER AVENUE -TAX APPEAL					8-01-20-712-028	98.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28920	N
131 LUKOIL- TAX APPEAL					8-01-20-712-028	567.09		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28921	N
132 JD MONTVALE 2017-TAX APPEAL					8-01-20-712-028	168.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28922	N
133 JOSEPH CARETTA-2018 TAX APPEAL					8-01-20-712-028	196.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28923	N
134 FRANCESCO CAMPANA-TAX APPEAL					8-01-20-712-028	244.67		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28924	N
135 11 PHILIPS PARKWAY-TAX APPEAL					8-01-20-712-028	427.09		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28925	N
136 MIKHAIL LIPSKY-TAX APPEAL					8-01-20-712-028	132.67		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28926	N
137 DAVID- MCLLOY-TAX APPEAL					8-01-20-712-028	14.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28927	N
138 ROCKLAND ELECTRIC- TAX APPEAL					8-01-20-712-028	420.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/08/18		28928	N
139 GENERAL MATTERS -2018					8-01-20-712-028	2,816.47		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28978	N
140 BORO OF MONTVALE V CULHANE					8-01-20-712-028	2,426.70		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28979	N
141 32 WAVERLY PLACE					8-01-20-712-028	14.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28980	N
142 6 & 9 PENNSYLVANIA AVENUE					8-01-20-712-028	28.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28981	N
143 MILLER V WILSON, ET ALS.					8-01-20-712-028	14.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28982	N
144 25 W. GRAND AVENUE					8-01-20-712-028	1,778.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28983	N
145 MERCEDES REDEVELOPMENT					8-01-20-712-028	28.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28984	N
146 LIBOCK V BEAR-BAN BUILDERS					8-01-20-712-028	140.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28985	N
147 TRAIN STATION					8-01-20-712-028	224.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28986	N
148 MUNICIPAL SERVICE AGREEMENT					8-01-20-712-028	70.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28987	N
149 MONTVL- CONSTRUCTION FIREHOUSE					8-01-20-712-028	112.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28989	N
150 STEEL-FAB SYSTEMS V UNIMAK					8-01-20-712-028	602.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28990	N
151 UPPER SADDLE RIVER SEWER					8-01-20-712-028	98.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28991	N
152 MARIJUANA & VAPING					8-01-20-712-028	168.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28992	N
153 RECREATION					8-01-20-712-028	84.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28993	N
154 DPW- TERM OF SHARED SERVICE					8-01-20-712-028	504.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28994	N
155 BERGEN CO. TAX APPEALS 2018					8-01-20-712-028	1,512.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28995	N
156 2 PARAGON DR. TAX APPEAL					8-01-20-712-028	210.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28996	N
157 MONTVALE- 180 SUMMIT AVE					8-01-20-712-028	98.00		B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		28997	N

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	Item		Description	Amount	Charge Account		Enc Date	Date	Date	Invoice
					Acct Type Description					Excl
00730 BOGGIA & BOGGIA, ESQS.			Continued							
18-00222	02/06/18		LEGAL FEES 2018		Continued					
158	11		PHILIPS PARKWAY TAX APPEAL	196.00	8-01-20-712-028	B	04/26/18	08/09/18	28998	N
159	20		CRAIG RD- 2018 TAX APPEAL	415.70	8-01-20-712-028	B	04/26/18	08/09/18	28999	N
160	30		MONTVALE 2017 -TAX APPEAL	714.00	8-01-20-712-028	B	04/26/18	08/09/18	29000	N
161	LSREF4		TAX APPEAL	373.70	8-01-20-712-028	B	04/26/18	08/09/18	29001	N
162	MONTVALE-		SUMMIT PLAZA INC	630.00	8-01-20-712-028	B	04/26/18	08/09/18	29002	N
163	14		PHILIPS PARKWAY 2014-TAX	518.00	8-01-20-712-028	B	04/26/18	08/09/18	29003	N
164	140		HOPPER AVE- TAX APPEAL	266.00	8-01-20-712-028	B	04/26/18	08/09/18	29004	N
165	LUKOIL-		TAX APPEAL	154.00	8-01-20-712-028	B	04/26/18	08/09/18	29005	N
166	ROCKLAND ELECTRIC-		TAX APPEAL	196.00	8-01-20-712-028	B	04/26/18	08/09/18	29006	N
				29,195.23						
18-00942	07/16/18		2015 AFFORDABLE HOUSING LIT.							
1	2015 AFFORDABLE HOUSING LIT.			546.00	T-03-56-286-006	B	07/16/18	08/08/18	28897	N
			Vendor Total:	29,741.23						
00731 MASER CONSULTING P.A.										
16-00489	04/21/16		COMPLIANCE W.AFFORDABLE HOUSIN		B					
29	AFFORDABLE HOUSING SERVICES			41.25	8-01-55-204-000	B	01/01/18	08/08/18	468940	N
18-00453	03/30/18		US 2020 CENSUS PREPARATION		B					
4	US 2020 CENSUS PREPARATION			2,418.75	8-01-20-715-029	B	03/30/18	08/08/18	467225	N
18-00555	04/24/18		MUNICIPAL PARK IMPROVEMENTS		B					
3	2018 BERGEN CO. OPEN SPACE			2,896.25	T-14-56-286-001	B	04/24/18	08/08/18	467245	N
18-00741	06/04/18		ENVIRONMENTAL & SURVEY SERVICE		B					
2	ENVIRONMENTAL & SURVEY SERVICE			7,911.25	8-01-20-715-029	B	06/04/18	08/08/18	467216	N
18-00861	07/02/18		ESCROW PAYMENTS							
1	ALI ENTERPRISES (SHELL GAS)			82.50	E-08-00-209-23A	B	07/02/18	08/08/18	464628	N
2	MTVL DEV-HEKEMIAN GROUP			82.50	E-08-00-213-07A	B	07/02/18	08/08/18	464642	N
3	CHESTNUTRIDGE SHOP CTR-URSTADT			123.75	E-08-00-214-08A	B	07/02/18	08/08/18	464615	N
4	S.HEKEMIAN/MERCEDES (2702/1&3)			1,126.25	E-08-00-216-02A	B	07/02/18	08/08/18	464663	N
5	KPMG (2702/2) (OLD 3102/1.01)			41.25	E-08-00-216-05A	B	07/02/18	08/08/18	464648	N
6	PINTO, LAWRENCE & TANIA (201/3)			543.75	E-08-00-217-02A	B	07/02/18	08/08/18	464649	N



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00731 MASER CONSULTING P.A.														
18-00861 07/02/18 ESCROW PAYMENTS														
7 PREMIER DEVELOPER (160SVR)						82.50	E-08-00-217-11A	B Premier Developers (160 SVR) 301/2&3	R	07/02/18	08/08/18		464661	N
8 ARV AT MONTVALE GRAND (1902/5)						362.50	E-08-00-217-16A	B ARV AT MONTVALE GRAND (1902/5)	R	07/02/18	08/08/18		464622	N
9 LIETTE VAN NATTA-SOIL (2402/2)						41.25	E-08-00-217-20C	B LIETTE VAN NATTA - SOIL (2402/2)	R	07/02/18	08/08/18		464656	N
10 METROPOLITAN HOME DEVEL						242.50	E-08-00-217-30A	B METROPOLITAN HOME DEVEL(403/1& 1103/5)	R	07/02/18	08/08/18		464645	N
11 TSL PIKE PREDEVELOPMENT 1102/2						1,721.25	E-08-00-218-02A	B TSL PIKE PREDEVELOPMENT (1102/2)	R	07/02/18	08/08/18		464619	N
12 LIBOCK, MICHAEL & LINDA (1405/14)						82.50	E-08-00-218-06A	B LIBOCK, MICHAEL & LINDA (1405/14)	R	07/02/18	08/08/18		464624	N
13 JACOVINO, MARIO (505/3)						601.25	E-08-00-218-09A	B JACOVINO, MARIO (505/3)	R	07/02/18	08/08/18		464654	N
14 MCLAREN TECHNICAL SERVICES						82.50	E-08-00-218-11A	B MCLAREN TECHNICAL SERVICES 3301/2	R	07/02/18	08/08/18		464651	N
15 TEMPESTA, SABRINA (1503/4&13)						82.50	E-08-00-218-13A	B TEMPESTA, SABRINA (1503/4&13)	R	07/02/18	08/08/18		464603	N
16 HORNROCK PROPERTIES MPR LLC						206.25	E-08-00-218-14A	B HORNROCK PROPERTIES MPR LLC (3302/1)	R	07/02/18	08/08/18		464620	N
17 MTVL DEV-ORANGE THEORY						267.50	E-08-00-218-15A	B MTVL DEV- ORANGE THEORY (2802/2 C001A)	R	07/02/18	08/08/18		464625	N
18 MTVL DEV-WIND WELLNESS						267.50	E-08-00-218-16A	B MTVL DEV- WIND WELLNESS (2802/2 C001A)	R	07/02/18	08/08/18		464613	N
19 KAHYA, ZISAN - CRAVING FOR BETTER						123.75	E-08-00-218-17A	B KAHYA, ZISAN - CRAVING FOR BETTER (702/2)	R	07/02/18	08/08/18		464604	N
20 135 CHESTNUT RIDGE PARTNERS LLC						123.75	E-08-00-218-18A	B 135 CHESTNUT RIDGE PARTNERS LLC (1001/1)	R	07/02/18	08/08/18		464611	N
						6,287.50								
18-00966 07/19/18 DANIEL ALGER (107/5)														
1 DANIEL ALGER (107/5)						240.00	T-03-56-286-008	B TRUST - RESERVE FOR ENGINEER	R	07/19/18	08/08/18		448087	N
18-00967 07/19/18 PEARLSTEIN (101/9)														
1 PEARLSTEIN (101/9)						200.00	T-03-56-286-006	B TRUST - RESERVE FOR HOUSING	R	07/19/18	08/08/18		REV454437	N
18-00968 07/19/18 2018 GEN'L ENGINEERING														
1 2018 GEN'L ENGINEERING						9,518.75	8-01-20-715-029	B ENGINEERING - OTHER CONTRACTUAL ITEMS	R	07/19/18	08/08/18		458977	N
18-00972 07/20/18 CURATOLA (805/1)														
1 CURATOLA (805/1)						165.00	T-03-56-286-008	B TRUST - RESERVE FOR ENGINEER	R	07/20/18	08/08/18		467238	N
18-00973 07/20/18 DUMONT (2508/3)														
1 DUMONT (2508/3)						240.00	T-03-56-286-008	B TRUST - RESERVE FOR ENGINEER	R	07/20/18	08/08/18		MAN467235	N
18-00974 07/20/18 LIBOCK LITIGATION														
1 LIBOCK LITIGATION						3,060.00	8-01-20-712-028	B OTHER PROF/CONSULTANT SERVICES	R	07/20/18	08/08/18		467214	N
Vendor Total:						32,978.75								

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PO #	PO Date Description	Amount	Charge Account	Acct Type Description	Stat/chk	Enc Date Date	Date Invoice	Excl
Item Description								
00869 DRAEGER SAFETY DIAGNOSTICS, INC								
18-00771 06/06/18 ALCOTEST SIM CALIBRATION								
1 ALCOTEST SIM CALIBRATION		179.00	8-01-55-271-033	B DDEF - OTHER EXPENSES	R	06/06/18 08/08/18	5950369834	N
Vendor Total:		179.00						
00896 GIAMMARINO, MICHAEL								
18-00048 01/09/18 INTERPRETER SERVICES 2018				B				
29 INTERPRETER SERVICES 2018		78.00	8-01-41-250-028	B OTHER PROFESSIONAL/CONSULTING SERVICES	R	04/26/18 08/09/18	8/8/2018	N
30 INTERPRETER SERVICES 2018		72.00	8-01-42-855-028	B OTHER PROF/CONSULTANT SERVICES	R	04/26/18 08/09/18	8/8/2018	N
		150.00						
Vendor Total:		150.00						
00959 TROPHY KING								
18-01000 07/31/18 LT BOMAN RETIREMENT SHADOWBOX								
1 LT BOMAN RETIREMENT SHADOWBOX		150.00	8-01-25-745-058	B OTHER EQUIPMENT & SUPPLIES	R	07/31/18 08/08/18	12979	N
Vendor Total:		150.00						
01088 BERGEN COUNTY ASSOCIATION								
18-00962 07/19/18 2018 DUES								
1 2018 DUES MUNICIPAL ASSESSORS		125.00	8-01-20-710-044	B PROFESSIONAL ASSOCIATION DUES	R	07/19/18 08/09/18	2018 DUES	N
2 2018 DUES BERGEN CTY ASSESSORS		55.00	8-01-20-710-044	B PROFESSIONAL ASSOCIATION DUES	R	07/19/18 08/09/18	2018 DUES	N
		180.00						
Vendor Total:		180.00						
01132 COOPERATIVE COMMUNICATIONS, INC								
18-01028 08/06/18 2013915700 BOROUGH OF MONTVALE								
1 2013915700 BOROUGH OF MONTVALE		1,982.53	8-01-31-827-076	B TELEPHONE CHARGES	R	08/06/18 08/08/18	JULY 2018	N
Vendor Total:		1,982.53						
01134 RESERVE ACCOUNT								
18-00166 01/24/18 REFILL POSTAGE METER 2018				B				
9 REFILL POSTAGE METER 2018		1,000.00	8-01-20-701-022	B POSTAGE & EXPRESS CHARGES	R	04/26/18 08/08/18	AUGUST 2018	N



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Vendor # Name	PO # PO Date Description	Contract Amount Charge Account	PO Type Acct Type Description	Stat/Chk	First Enc Date	Rcvd Date	Chk/Void Date Invoice	1099 Exc
01638 FRESH H2O FILTRATION SYSTEMS	18-00971 07/19/18 WATER FILTRATION 2ND QUARTER							
	1 WATER FILTRATION 2ND QUARTER	104.97	8-01-20-701-036	B OFFICE SUPPLIES	R	07/19/18	08/08/18	30036 N
	Vendor Total:	104.97						
01640 CARPET WORLD FLOORING CENTER	18-00591 05/02/18 RE-CARPET SENIOR CENTER							
	1 RE-CARPET SENIOR CENTER	21,266.00	8-01-44-821-000	B IMPROVEMENTS - BUILDINGS AND GROUNDS	R	05/02/18	08/08/18	31015 N
	Vendor Total:	21,266.00						
01643 DENT, LISA	18-01025 08/06/18 MOVIE NIGHT SUPPLIES							
	1 DVD PLAYER	47.97	8-01-28-795-068	B SPECIAL EVENTS	R	08/06/18	08/09/18	EXP. REIMBURSE N
	2 MIXER	85.29	8-01-28-795-068	B SPECIAL EVENTS	R	08/06/18	08/09/18	EXP. REIMBURSE N
		133.26						
	Vendor Total:	133.26						
01648 BERGEN COUNTY MCA ASSN.	18-00991 07/26/18 Registration - Fall Conf							
	1 Registration - Fall Conference	24.00	8-01-42-855-042	B EDUCATION/TRAINING/SEMINARS	R	07/26/18	08/09/18	9/28/18 N
	2 Registration - Fall Conference	26.00	8-01-41-250-036	B OFFICE SUPPLIES	R	07/26/18	08/09/18	9/28/18 N
		50.00						
	Vendor Total:	50.00						
01653 SNS ARCHITECTS & ENGINEERS, PC	18-00850 06/28/18 MONTVALE SR. CENTER TOILETS							
	1 MONTVALE SR. CENTER TOILET	8,240.00	C-04-55-413-C00	B IMPROVEMENT TO BUILDINGS AND GROUNDS	R	06/28/18	08/08/18	16681 N
	Vendor Total:	8,240.00						

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Item Description	Amount	Charge Account	Acct Type Description								
01741 GAYED, NEVENE											
18-00990 07/26/18 2 boxes of candles 9/11 Cerm.											
1 2 boxes of candles 9/11 Cerm.	73.90	8-01-20-701-036	B OFFICE SUPPLIES			R	07/26/18	08/08/18		EXP REIMBURSE	N
Vendor Total:	73.90										
01753 STEVEN WEIGL ASSOCIATES											
18-00947 07/17/18 CABLE INSTALLATION SR. CENTER											
1 CABLE INSTALLATION SR. CENTER	975.00	8-01-26-772-031	B BUILDING MAINT - COMMUNITY CENTER			R	07/17/18	08/08/18		EE1138	N
Vendor Total:	975.00										
01767 VERIZON											
18-01031 08/06/18 555-569-014-0001-55 VERIZON											
1 555-569-014-0001-55 VERIZON	175.91	8-01-20-701-029	B OTHER CONTRACTUAL ITEMS			R	08/06/18	08/08/18		JULY,AUGUST.	N
Vendor Total:	175.91										
01789 TELE-MEASUREMENTS											
18-00543 04/16/18 INSTALL AUDIO/VISUAL EQUIPMENT											
3 INSTALL AUDIO/VISUAL EQUIPMENT	3,142.00	C-04-55-413-C00	B IMPROVEMENT TO BUILDINGS AND GROUNDS			R	04/16/18	08/08/18		0038854-IN	N
4 INSTALL AUDIO/VISUAL EQUIPMENT	7,653.00	C-04-55-413-C00	B IMPROVEMENT TO BUILDINGS AND GROUNDS			R	04/16/18	08/08/18		0038827-IN	N
5 INSTALL AUDIO/VISUAL EQUIPMENT	5,536.00	C-04-55-413-C00	B IMPROVEMENT TO BUILDINGS AND GROUNDS			R	04/16/18	08/08/18		0038827-IN	N
6 INSTALL AUDIO/VISUAL EQUIPMENT	150,000.00	8-01-44-823-000	B VARIOUS IMPROVEMENTS - CABLE TELEVISION			R	04/24/18	08/08/18		0038827-IN	N
	166,331.00										
Vendor Total:	166,331.00										
01804 GO AIRBORNE, LLC											
18-00915 07/12/18 CAMP TRIP LATE REG'S											
1 CAMP TRIP LATE REG'S	80.00	T-19-56-286-106	B SUMMER CAMP			R	07/12/18	08/08/18		JULY 13, 2018	N
Vendor Total:	80.00										
01809 CITY OF HACKENSACK											
18-00801 06/13/18 STAGE											
1 STAGE	1,816.02	8-01-28-797-029	B OTHER CONTRACTUAL ITEMS			R	06/13/18	08/08/18		2018-4DPW	N

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Item Description	Amount	Charge Account	Acct Type Description	Stat/Chk	Enc Date	Date	Date	Invoice	Excl
01809 CITY OF HACKENSACK	Continued								
18-00801 06/13/18 STAGE	Continued								
2 STAGE	83.98	8-01-28-795-029	B OTHER CONTRACTUAL ITEMS	R	06/21/18	08/08/18		2018-4DPW	N
	1,900.00								
Vendor Total:	1,900.00								
01825 STAG ARMS LLC									
18-00954 07/19/18 PD LOWER RECEIVER FOR RIFLE									
1 PD LOWER RECEIVER FOR RIFLE	114.99	8-01-25-745-101	B WEAPON REPAIR/MAINT/EQUIP	R	07/19/18	08/08/18		184385	N
Vendor Total:	114.99								
01832 RABIZADEH, DONNA									
18-01044 08/08/18 DAMAGE GARBAGE CAN REFUND									
1 DAMAGE GARBAGE CAN REFUND	81.26	8-01-20-701-026	B MAINTENANCE OF OTHER EQUIPMENT	R	08/08/18	08/08/18		8/7/2018	N
Vendor Total:	81.26								
01833 MCGEE, HEATHER									
18-01049 08/09/18 PD PETTY CASH REIMBURSEMENT									
1 CHRIS HAWKEN CLOTHING REIMB	50.96	8-01-25-745-275	B HAWKEN, CHRISTOPHER - CLOTHING	R	08/09/18	08/09/18		PETTY CASH	N
2 PD MEAL REIMB TRAINING	106.07	8-01-25-745-041	B MEAL REIMBURSEMENT	R	08/09/18	08/09/18		PETTY CASH	N
3 PD RIFLE PARTS GUICO	43.92	8-01-25-745-101	B WEAPON REPAIR/MAINT/EQUIP	R	08/09/18	08/09/18		PETTY CASH	N
	200.95								
Vendor Total:	200.95								
02141 REGAN, ROBERT T., ESQ.									
18-00350 03/05/18 RETAINER 2018		B							
3 RETAINER 2018 2ND QUARTER	3,000.00	8-01-21-720-028	B OTHER PROF/CONSULTANT SERVICES	R	04/26/18	08/09/18		14863	N
18-00987 07/26/18 ESCROW PAYMENTS									
1 RW DAKE & CO TD BANK (2402/2)	87.50	E-08-00-218-12A	B RW DAKE AND CO. TD BANK (2402/2)	R	07/26/18	08/08/18		14919	N
Vendor Total:	3,087.50								

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Vendor # Name	PO #	PO Date	Description	Contract	PO Type	First	Rcvd	Chk/Void	1099
Item Description	Amount	Charge Account	Acct Type Description	Stat/Chk	Enc Date	Date	Date	Invoice	Excl
02426 VERIZON WIRELESS									
18-01029 08/06/18 982182917 VERIZON WIRELESS									
1 982182917 VERIZON WIRELESS	206.14	8-01-31-827-076	B TELEPHONE CHARGES	R	08/06/18	08/08/18		9811331728	N
18-01033 08/06/18 642140176 VERIZON WIRELESS									
1 642140176 VERIZON WIRELESS	481.51	8-01-31-827-076	B TELEPHONE CHARGES	R	08/06/18	08/08/18		9811804270	N
2 642140176 VERIZON WIRELESS	349.51	8-01-31-827-076	B TELEPHONE CHARGES	R	08/06/18	08/08/18		9811804270	N
	831.02								
Vendor Total:	1,037.16								
02757 TYCO ANIMAL CONTROL SERVICES									
18-00135 01/18/18 ANIMAL CONTROL - 2018		B							
7 ANIMAL CONTROL - JUNE 2018	885.00	8-01-27-788-029	B OTHER CONTRACTUAL ITEMS	R	04/26/18	08/08/18		JUNE 2018	N
Vendor Total:	885.00								
03573 BELSON OUTDOORS, LLC									
18-00895 07/06/18 PET WASTE STATION									
1 PET WASTE STATION	209.19	T-12-56-286-001	B RESERVE FOR DOG LICENSE	R	07/06/18	08/08/18		165412	N
Vendor Total:	209.19								
03727 STAPLES INC									
18-00527 04/13/18 HP TONER									
1 HP TONER 201X BLACK	169.99	8-01-20-701-036	B OFFICE SUPPLIES	R	04/13/18	08/08/18		3375015678	N
2 HP TONER 83A COURT	45.75	8-01-41-250-036	B OFFICE SUPPLIES	R	04/13/18	08/08/18		3375015678	N
3 HP TONER 83A COURT	42.24	8-01-42-855-036	B OFFICE SUPPLIES	R	04/13/18	08/08/18		3375015678	N
	257.98								
18-00963 07/19/18 copy paper									
1 copy paper	133.53	8-01-22-725-036	B OFFICE SUPPLIES	R	07/19/18	08/08/18		3384477907	N
2 copy paper	311.57	8-01-20-701-036	B OFFICE SUPPLIES	R	07/19/18	08/08/18		3384477907	N
	445.10								
Vendor Total:	703.08								

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Vendor # Name	PO #	PO Date	Description	Contract	PO Type	Stat/Chk	First	Rcvd	Chk/Void	1099	
Item Description	Amount	Charge	Account	Acct Type	Description	Enc	Date	Date	Date	Invoice	Excl
03743 S&S WORLDWIDE INC											
18-00790 06/12/18 CAMP SUPPLIES											
1 CAMP SUPPLIES	2,048.77	T-19-56-286-106		B	SUMMER CAMP	R	06/12/18	08/08/18		10305702+	N
18-00888 07/05/18 CAMP SUPPLIES											
1 TWO WAY RADIOS	480.40	T-19-56-286-106		B	SUMMER CAMP	R	07/05/18	08/08/18		10339880	N
2 BASKETBALL SHOOTOUT	221.72	T-19-56-286-106		B	SUMMER CAMP	R	07/05/18	08/08/18		10355352	N
	702.12										
Vendor Total:	2,750.89										
03890 GRAMCO BUSINESS COMMUNICATIONS											
18-00835 06/22/18 MAINTENANCE CONTRACT											
1 MAYOR & COUNCIL	270.00	8-01-20-703-108		B	MAINTENANCE/RENTAL AGREEMENTS	R	06/22/18	08/08/18		18-511	N
2 PLANNING BOARD	270.00	8-01-21-720-108		B	MAINTENANCE/RENTAL AGREEMENTS	R	06/22/18	08/08/18		18-511	N
3 COURT	220.80	8-01-42-855-108		B	MAINTENANCE/RENTAL AGREEMENTS	R	06/22/18	08/08/18		18-511	N
4 COURT	239.20	8-01-41-250-108		B	MAINTENANCE/RENTAL AGREEMENTS	R	06/22/18	08/08/18		18-511	N
5 ENVIRONMENTAL COMMISSION	45.00	8-01-20-718-108		B	MAINTENANCE/RENTAL AGREEMENTS	R	06/22/18	08/08/18		18-511	N
	1,045.00										
18-00925 07/13/18 UPGRADE SOUND SYSTEM				B							
2 UPGRADE SOUND SYSTEM	17,649.35	C-04-55-413-C00		B	IMPROVEMENT TO BUILDINGS AND GROUNDS	R	07/13/18	08/08/18		18-567	N
Vendor Total:	18,694.35										
Total Purchase Orders:	82	Total P.O. Line Items:	218	Total List Amount:	3,002,725.39	Total void Amount:	0.00				



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Totals by Year-Fund Fund Description	Fund	Budget Rcvd	Budget Held	Budget Total	Revenue Total	G/L Total	Total
CURRENT FUND 2017 BUDGET	7-01	1,215.35	0.00	1,215.35	0.00	0.00	1,215.35
CURRENT FUND 2018 BUDGET	8-01	2,944,201.60	0.00	2,944,201.60	0.00	0.00	2,944,201.60
CAPITAL FUND	C-04	42,220.35	0.00	42,220.35	0.00	0.00	42,220.35
BOA ESCROW ACCOUNTS	E-08	6,375.00	0.00	6,375.00	0.00	0.00	6,375.00
OTHER TRUST ACCOUNT	T-03	1,391.00	0.00	1,391.00	0.00	0.00	1,391.00
DOG TRUST ACCOUNT	T-12	221.79	0.00	221.79	0.00	0.00	221.79
UNEMPLOYMENT TRUST ACCOUNT	T-13	653.45	0.00	653.45	0.00	0.00	653.45
OPEN SPACE TRUST ACCT	T-14	3,583.75	0.00	3,583.75	0.00	0.00	3,583.75
RECREATION TRUST FUND	T-19	2,863.10	0.00	2,863.10	0.00	0.00	2,863.10
Year Total:		8,713.09	0.00	8,713.09	0.00	0.00	8,713.09
Total of All Funds:		3,002,725.39	0.00	3,002,725.39	0.00	0.00	3,002,725.39