

Fiscal Year Start Year End Year
2025 2025 2025

*Housing Authority Budget of:
Englewood Housing Authority*

State Filing Year 2025

For the Period: January 1, 2025 to December 31, 2025

www.ehahousing.org
Housing Authority Web Address



Division of Local Government Services

Resolution No. 12-16-24(2)
2025 ADOPTED BUDGET RESOLUTION

OFFERED BY: Commissioner Lee Englewood Housing Authority ~~September~~ BY: Chairwoman Glynn

FISCAL YEAR: January 01, 2025 to December 31, 2025

WHEREAS, the Annual Budget and Capital Budget/Program for the Englewood Housing Authority for the fiscal year beginning January 01, 2025 and ending December 31, 2025 has been presented for adoption before the governing body of the Englewood Housing Authority at its open public meeting of December 16, 2024; and

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

WHEREAS, the Annual Budget presented for adoption reflects Total Revenues of \$14,428,870.00, Total Appropriations, including any Accumulated Deficit, if any, of \$13,432,667.00, and Total Unrestricted Net Position utilized of \$0.00; and

WHEREAS, the Capital Budget as presented for adoption reflect Total Capital Appropriations of \$15,000,000.00 and Total Unrestricted Net Position Utilized of \$0.00; and

NOW, THEREFORE BE IT RESOLVED, by the governing body of the Englewood Housing Authority at an open public meeting held on December 16, 2024 that the Annual Budget and Capital Budget/Program of the Englewood Housing Authority for the fiscal year beginning January 01, 2025 and ending December 31, 2025 is hereby adopted and shall constitute appropriations for the purposes stated; and

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

[Signature]
 (Secretary's Signature)

12-17-24
 (Date)

Governing Body Recorded Vote

Member	Aye	Nay	Abstain	Absent
Katharine Glynn	✓			
Melvina Cobb	✓			
Raul Correa	✓			
VACANT				
Samuel Lee, Jr.	✓			
Zakarie Lemelle				
VACANT				✓

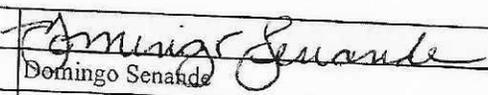
2025 ADOPTION CERTIFICATION

Englewood Housing Authority

HOUSING AUTHORITY BUDGET

FISCAL YEAR: January 01, 2025 to December 31, 2025

It is hereby certified that the Housing Authority Budget and Capital Budget/Program annexed hereto is a true the Budget adopted by the governing body of the Englewood Housing Authority, pursuant to N.J.A.C 5:31-2.3, on December 16, 2024.

Officer's Signature:			
Name:	Domingo Senande		
Title:	Executive Director		
Address:	111 West Street Englewood, New Jersey 07631		
Phone Number:	201-871-3451	Fax:	201-871-5908
E-mail address:	dsenande@ehahousing.org		

**2025 HOUSING AUTHORITY BUDGET
NARRATIVE AND INFORMATION SECTION**

2025 HOUSING AUTHORITY BUDGET MESSAGE & ANALYSIS

Englewood Housing Authority

FISCAL YEAR: January 01, 2025 to December 31, 2025

Answer all questions below using the space provided. Do not attach answers as a separate document.

1. Complete a brief statement on the Fiscal Year 2025 proposed Annual Budget and make comparison to the Fiscal Year 2024 adopted budget for each Revenue and Appropriations. Explain any variances over +/-10% (as shown on budget pages F-2 and F-4) for each individual revenue and appropriation line item. Explanations of variances should include a description of the reason for the increase or decrease in the budgeted line item, not just an indication of the amount and percent of change. Upload any supporting documentation that will help explain the reason for the increase or decrease in the budgeted line item.

The 2023 proposed budget includes consideration for damage and An evacuated property caused by Hurricane Ida.

Narrative of variances is as follows:

Revenue:

1. Dwelling rentals are expected to be higher as Tibbs is expected to be reoccupied in October, 2025.
2. HUD operating subsidy- Expected to begin as building is reoccupied in October, 2025.
3. Voucher Assistance- Expected to be higher based on current actual results and projected into 2025.

Expenses:

1. Adminstraive health benefits expected to be higher based on current costs and projected increases in 2025.
2. Maintenance and operation- Increased for expected building occupanct 10/2025.
3. PILOT- Increased for expected building revenue in 2025.
4. Rents-Increased for expected HAP expense in 2025.

2. Describe the state of the local/regional economy and how it may impact the proposed Annual Budget, including the planned Capital/Program

The local economy has been impacted by the COVID-19 virus and is recovering at this time. The Authority due to the virus is experiencing supply chain and labor shortage issues. Additionally, in September, 2021 Hurricane IDA caused the evacuation of 1 of the Authority's buildings, 152 units of elderly/handicapped housing. The building remains vacant with occupancy expected to be in the fall of 2025. Insurance proceeds, CDRA and FEMA grants are expected to cover the building rehabilitation.

3. Describe the reasons for utilizing Unrestricted Net Position in the proposed Annual Budget (i.e. rate stabilization, debt service reduction, to balance the budget, etc.). If the Authority's budget anticipates a use of Unrestricted Net Position, this question must be answered.

It is not expected that the Authority will utilize unrestricted net position except for insurance proceeds shortfalls.

2025 HOUSING AUTHORITY BUDGET MESSAGE & ANALYSIS

Englewood Housing Authority

FISCAL YEAR: January 01, 2025 to December 31, 2025

Answer all questions below using the space provided. Do not attach answers as a separate document.

4. Identify any sources of funds transferred to the County/Municipality as PILOT payments, or a shared service and explain the reason for the transfer. Housing Authorities cannot transfer Unrestricted Net Position.

None, except for the annual PILOT.

5. The proposed budget must not reflect an anticipated deficit from 2025 operations. If there exists an accumulated deficit from prior year's budgets (and funding is included in the proposed budget as a result of a prior year deficit) explain the funding plan to eliminate said deficit (N.J.S.A. 40A:5A-12). If the Authority has a net deficit reported in its most recent audit, it must provide a deficit reduction plan in response to this question.

The accumulated deficit caused by noncash accounting for OPEB and Pension is expected to decrease based on the projected budget.

(Prepare a response to deficits in most recent audit report pertaining to Deficits to Unrestricted Net Position caused by recording Pension and Post-Employment Benefits liabilities as required by GASB 68 and GASB 75) and similar types of deficits in the audit report.

HOUSING AUTHORITY CONTACT INFORMATION

2025

Please complete the following information regarding this Authority. All information requested below must be completed.

Name of Authority:	Englewood Housing Authority		
<i>Federal ID Number:</i>	22-6017828		
<i>Address:</i>	111 West Street		
<i>City, State, Zip:</i>	Englerwood	NJ	07631
<i>Phone: (ext.)</i>	201-871-3451	<i>Fax:</i>	201-871-5908

Preparer's Name:	William Katchen, CPA		
<i>Preparer's Address:</i>	596 Anderson Avenue, Suite 303		
<i>City, State, Zip:</i>	Cliffside Park	NJ	07010
<i>Phone: (ext.)</i>	201-943-4449	<i>Fax:</i>	201-943-5099
<i>E-mail:</i>	bill@katchencpa.com		

Chief Executive Officer*	Domingo Senande		
<i>*Or person who performs these functions under another title.</i>			
<i>Phone: (ext.)</i>	201-871-3451	<i>Fax:</i>	201-871-5908
<i>E-mail:</i>	dsenande@ehahousing.org		

Chief Financial Officer*	Rita Estella		
<i>*Or person who performs these functions under another title.</i>			
<i>Phone: (ext.)</i>	201-871-3451	<i>Fax:</i>	201-871-5908
<i>E-mail:</i>	restella@ehahousing.org		

Name of Auditor:	Anthony Giampaolo		
<i>Name of Firm:</i>	Giampaolo and Associates		
<i>Address:</i>	467 Middletown-Lincroft Road		
<i>City, State, Zip:</i>	Lincroft	NJ	07738
<i>Phone: (ext.)</i>	732-842-4550	<i>Fax:</i>	732-842-4551
<i>E-mail:</i>	tony@hpgnj.com		

HOUSING AUTHORITY INFORMATIONAL QUESTIONNAIRE

Englewood Housing Authority

FISCAL YEAR: January 01, 2025 to December 31, 2025

1. Provide the number of individuals employed as reported on the Authority's most recent Form W-3, Transmittal of Wage, and Tax Statement:
2. Provide the amount of total salaries and wages reported on the Authority's most recent Form W-3, Transmittal of Wage, and Tax Statements:
3. Provide the number of regular voting members of the governing body: (5 or 7 per State statute)
4. Provide the number of alternate voting members of the governing body: (Maximum is 2)
5. Does the Authority have any amounts receivable from current or former commissioners, officers, key employees, or the highest compensated employee?
If "yes", provide a list of those individuals, their position, the amount receivable, and a description of the amount due to the Authority.
6. Was the Authority a party to a business transaction with one of the following parties:
- a. A current or former commissioner, officer, key employee, or highest compensated employee?
 - b. A family member of a current or former commissioner, officer, key employee, or highest compensated employee?
 - c. An entity of which a current or former commissioner, officer, key employee, or highest compensated employee (or family member thereof) was an officer or direct or indirect owner?
- If the answer to any of the above is "yes", provide a description of the transaction including the name of the commissioner, officer, key employee, or highest compensated employee (or family member thereof) of the Authority; the name of the entity and relationship to the individual or family member; the amount paid; and whether the transaction was subject to a competitive bid process.*
7. Did the Authority during the most recent fiscal year pay premiums, directly or indirectly, on a personal benefit contract*?
**A personal benefit contract is generally any life insurance, annuity, or endowment contract that benefits, directly or indirectly, the transferor, a member of the transferor's family, or any other person designated by the transferor.
If "yes", provide a description of the arrangement, the premiums paid, and indicate the beneficiary of the contract.*
8. Explain the Authority's process for determining compensation for all persons listed on Page N-4. Include whether the Authority's process includes any of the following: 1) review and approval by the commissioners or a committee thereof; 2) study or survey of compensation data for comparable positions in similarly sized entities; 3) annual or periodic performance evaluation; 4) independent compensation consultant; and/or 5) written employment contract. Attach a narrative of your Authority's procedures for all individuals listed on Page N-4 (2 of 2).

HOUSING AUTHORITY INFORMATIONAL QUESTIONNAIRE (CONTINUED)

Englewood Housing Authority

FISCAL YEAR: January 01, 2025 to December 31, 2025

9. Did the Authority pay for meals or catering during the current fiscal year? No
If "yes", provide a detailed list of all meals and/or catering invoices for the current fiscal year and provide an explanation for each expenditure listed.

10. Did the Authority pay for travel expenses for any employee of individual listed on Page N-4? No
If "yes", provide a detailed list of all travel expenses for the current fiscal year and provide an explanation for each expenditure listed.

11. Did the Authority provide any of the following to or for a person listed on Page N-4 or any other employee of the Authority?

- a. First class or charter travel
- b. Travel for companions
- c. Tax indemnification and gross-up payments
- d. Discretionary spending account
- e. Housing allowance or residence for personal use
- f. Payments for business use of personal residence
- g. Vehicle/auto allowance or vehicle for personal use
- h. Health or social club dues or initiation fees
- i. Personal services (i.e. maid, chauffeur, chef)

No

If the answer to any of the above is "yes", provide a description of the transaction including the name and position of the individual and the amount expended.

12. Did the Authority follow a written policy regarding payment or reimbursement for expenses incurred by employees and/or commissioners during the course of Authority business and does that policy require substantiation of expenses through receipts or invoices prior to reimbursement? Yes

If "no", attach an explanation of the Authority's process for reimbursing employees and commissioners for expenses. (If your authority does not allow for reimbursements, indicate that in answer).

13. Did the Authority make any payments to current or former commissioners or employees for severance or termination? No
If "yes", provide explanation, including amount paid.

14. Did the Authority make payments to current or former commissioners or employees that were contingent upon the performance of the Authority or that were considered discretionary bonuses? No
If "yes", provide explanation including amount paid.

15. Did the Authority receive any notices from the Department of Environmental Protection or any other entity regarding maintenance or repairs required to the Authority's systems to bring them into compliance with current regulations and standards that it has not yet taken action to remediate? No
If "yes", provide explanation as to why the Authority has not yet undertaken the required maintenance or repairs and describe the Authority's plan to address the conditions identified.

HOUSING AUTHORITY INFORMATIONAL QUESTIONNAIRE (CONTINUED)

Englewood Housing Authority

FISCAL YEAR: January 01, 2025 to December 31, 2025

16. Did the Authority receive any notices of fines or assessments from the Department of Environmental Protection or any other entity due to noncompliance with current regulations (i.e. sewer overflow, etc.)? No
If "yes", provide description of the event or condition that resulted in the fine/assessment and indicate the amount of the fine/assessment.
17. Did the Authority receive any notices of fines or assessments from the Department of Housing and Urban Development or any other entity due to noncompliance with current regulations? No
If "yes", provide description of the event or condition that resulted in the fine/assessment and indicate the amount of the fine/assessment.
18. Has the Authority been deemed "troubled" by the Department of Housing and Urban Development? No
If "yes", attach an explanation of the reason the Authority was deemed "troubled" and describe the Authority's plan to address the conditions identified.

HOUSING AUTHORITY INFORMATIONAL QUESTIONNAIRE (CONTINUED)

Englewood Housing Authority

FISCAL YEAR: January 01, 2025 to December 31, 2025

Use the space below to provide clarification for any Questionnaire responses.

Page N-3, Question 8

The Authority Board reviews and approves annual salary increases to staff.

**AUTHORITY SCHEDULE OF COMMISSIONERS, OFFICERS, KEY EMPLOYEES
HIGHEST COMPENSATED EMPLOYEES AND INDEPENDENT CONTRACTORS**

Englewood Housing Authority

FISCAL YEAR: January 01, 2025 to December 31, 2025

Complete the attached table for all persons required to be listed per #1-4 below.

- 1) List all of the Authority's current commissioners and officers and amount of compensation from the Authority as defined below. Enter zero if no compensation was paid.
- 2) List all of the Authority's key employees and highest compensated employees other than a commissioner or officer as defined below and amount of compensation from the Authority.
- 3) List all of the Authority's former officers, key employees, and highest compensated employees who received more than \$100,000 in reportable compensation from the Authority during the most recent fiscal year completed.
- 4) List all of the Authority's former commissioners who received more than \$10,000 in reportable compensation from the Authority during the most recent fiscal year completed.

Commissioner: A member of the governing body of the authority with voting rights. Include alternates for the purposes of this schedule.

Officer: A person elected or appointed to manage the authority's daily operations at any time during the year, such as the chairperson, vice-chairperson, secretary, or treasurer. For the purposes of this schedule, treat the authority's top management official and top financial officer as officers, if applicable. A member of the governing body may be both a commissioner and an officer for the purposes of this schedule.

Key Employee: An employee or independent contractor of the authority (other than a commissioner or officer) who meets
a) The individual received reportable compensation from the authority and other public entities in excess of \$150,000 for the most recent fiscal year completed; and
b) The individual has responsibilities or influence over the authority as a whole or has power to control or determine 10% or more of the authority's capital expenditures or operating budget.

Highest Compensated Employee: One of the five highest compensated employees or independent contractors of the authority other than current commissioners, officers, or key employees whose aggregate reportable compensation from the authority and other public entities is greater than \$100,000 for the most recent fiscal year completed.

Compensation: All forms of cash and non-cash payments or benefits provided in exchange for services, including salaries and wages, bonuses, severance payments, deferred payments, retirement benefits, fringe benefits, and other financial arrangements or transactions such as personal vehicles, meals, housing, personal, and family education benefits, below-market loans, payment of personal or family travel, entertainment, and personal use of the Authority's property. Compensation includes payments and other benefits provided to both employees and independent contractors in exchange for services.

Reportable Compensation (Use the most recent W-2 available): The aggregate compensation that is reported (or required to be reported) on Form W-2, box 1 or 5, whichever amount is greater, and/or Form 1099-MISC, box 7, for the most recent calendar year ended 60 days before the start of the proposed budget year.

Authority Schedule of Commissioners, Officers, Key Employees, Highest Compensated Employees and Independent Contractors (Continued)
Englewood Housing Authority
For the Period: January 01, 2025 to December 31, 2025

Name	Title	Average Hours per Week Dedicated to Position	Position		Reportable Compensation from Authority (W-2/ 1099)			Estimated amount of other compensation from the Authority (health benefits, pension, etc.)	Total Compensation from Authority		
			Commissioner	Officer	Key Employee	Highest Compensated	Former			Base Salary/ Stipend	Bonus
1 Katharine Glynn	Chairperson		X								
2 Melvina Cobb	Vice Chairperson		X								
3 Raul Correa	Commissioner		X								
4 VACANT	Commissioner		X								
5 Samuel lee, Jr.	Commissioner		X								
6 Zakarie Lemelle	Commissioner		X								
7 VACANT	Commissioner		X								
8 Domingo Senande	Executive Director			X		\$ 170,350.00		\$ 34,070.00	204,420.00		
9 Rita Estella	Finance			X		\$ 68,450.00		\$ 17,113.00	85,563.00		
10											
11											
12											
13											
14											
15											
16											
17											
18											
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22											
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24											
25											
26											
27											
28											
29											
30											
31											
32											
33											
34											
35											
Total:								\$ 238,800.00	\$ -	\$ 51,183.00	\$ 289,983.00

Schedule of Health Benefits - Detailed Cost Analysis

Englewood Housing Authority

For the Period: January 01, 2025 to December 31, 2025

If no health benefits, check this box:

	# of Covered Members (Medical & Rx) Proposed Budget	Annual Cost Estimate per Employee Proposed Budget	Total Cost Estimate Proposed Budget	# of Covered Members (Medical & Rx) Current Year	Annual Cost per Employee Current Year	Total Current Year Cost	\$ Increase (Decrease)
Active Employees - Health Benefits - Annual Cost							
Single Coverage	7	17,930.00	125,510.00	7	15,623.00	109,361.00	16,149.00
Parent & Child	2	31,620.00	63,240.00	3	27,527.00	82,581.00	(19,341.00)
Employee & Spouse (or Partner)	2	35,260.00	70,520.00	2	30,665.00	61,330.00	9,190.00
Family	2	47,937.00	95,874.00	1	41,645.00	41,645.00	54,229.00
Employee Cost Sharing Contribution (enter as negative -)			(58,790.00)				(58,790.00)
Subtotal	13		296,354.00	13		294,917.00	1,437.00
Commissioners - Health Benefits - Annual Cost							
Single Coverage			-			-	-
Parent & Child			-			-	-
Employee & Spouse (or Partner)			-			-	-
Family			-			-	-
Employee Cost Sharing Contribution (enter as negative -)			-			-	-
Subtotal			-			-	-
Retirees - Health Benefits - Annual Cost							
Single Coverage	1	5,627.00	5,627.00			-	5,627.00
Parent & Child			-			-	-
Employee & Spouse (or Partner)			-			-	-
Family			-			-	-
Employee Cost Sharing Contribution (enter as negative -)			-			-	-
Subtotal	1		5,627.00			-	5,627.00
GRAND TOTAL	14		301,981.00	13		294,917.00	7,064.00

Is medical coverage provided by the SHBP (Yes or No)?
 Is prescription drug coverage provided by the SHBP (Yes or No)?

Yes
Yes

**% Increase
(Decrease)**



14.8%

-23.4%

15.0%

130.2%

0.5%

2.4%

**Englewood Housing Authority
ACCUMULATED ABSENCE LIABILITY**

If no accumulated absences, check this box:

Bargaining Unit or Non-Union Position Eligible for Benefit (List Non-Union Employees by Individual Position Rather Than Each Named Individual)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Resolution	Individual Employment Agreement
S. ALSTON	830.14	\$16,453.87										X	
Z. BORDA	379.50	\$9,805.87										X	
M. COLON	189.50	\$3,004.54	18.00	\$507.35								X	
D. CRUZ	448.23	\$4,652.36										X	
R. ESTELLA	389.86	\$7,719.19										X	
L. FASON	347.07	\$6,029.26										X	
L. MENONI	(83.22)	-\$1,931.77	9.09	\$422.01								X	
C. PANNELL	935.52	\$14,796.41	7.00	\$221.43								X	
R. PRESUTTI	1,185.50	\$16,147.50	42.00	\$1,497.49								X	
D. SEMANDE	374.29	\$4,845.73										X	
O. MINA	336.40	\$16,947.69										X	
N. WILSON	141.18	\$1,565.20										X	
C. OSORIO	2,153.10	\$16,147.50										X	
J. JOHNSON	38.78	\$516.10	10.75	\$286.13								X	
ALLOCATIONS TO OTHER PROGRAMS	112.00	\$1,450.82		-\$900.00								X	
TOTALS (THIS PAGE ONLY)	7,777.85	\$81,161.27	84.84	\$2,034.42		\$0.00							\$0.00

N-6 Accumulated Absence Liability

**2025 HOUSING AUTHORITY BUDGET
FINANCIAL SCHEDULES SECTION**

SUMMARY

Englewood Housing Authority
For the Period: January 01, 2025 to December 31, 2025

	FY 2025 Proposed Budget				FY 2024 Adopted Budget		% Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted
	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations	Total All Operations		
REVENUES								
Total Operating Revenues	\$ 1,646,910	\$ -	\$ 12,160,000	\$ 619,510	\$ 14,426,420	\$ 12,282,597	\$ 2,143,823	17.5%
Total Non-Operating Revenues	1,450	-	1,000	2,450	2,440	10	0.4%	
Total Anticipated Revenues	1,648,360	-	12,160,000	14,428,870	12,285,037	2,143,833	17.5%	
APPROPRIATIONS								
Total Administration	282,630	-	908,790	1,402,060	1,271,040	131,020	10.3%	
Total Cost of Providing Services	494,060	-	11,057,080	11,928,630	10,849,040	1,079,590	10.0%	
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	23,445	22,449	996	4.4%
Total Operating Appropriations	776,690	-	11,965,870	13,354,135	12,142,529	1,211,606	10.0%	
Total Interest Payments on Debt	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	36,292	37,289	(997)	-2.7%	
Total Other Non-Operating Appropriations	42,240	-	-	42,240	41,210	1,030	2.5%	
Total Non-Operating Appropriations	42,240	-	-	78,532	78,499	33	0.0%	
Accumulated Deficit	-	-	-	-	-	-	-	#DIV/0!
Total Appropriations and Accumulated Deficit	818,930	-	11,965,870	13,432,667	12,221,028	1,211,639	9.9%	
Less: Total Unrestricted Net Position Utilized	-	-	-	-	-	-	-	#DIV/0!
Net Total Appropriations	818,930	-	11,965,870	13,432,667	12,221,028	1,211,639	9.9%	
ANTICIPATED SURPLUS (DEFICIT)	\$ 829,430	\$ -	\$ 194,130	\$ 996,203	\$ 64,009	\$ 932,194	1456.3%	

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Appropriations Schedule

Englewood Housing Authority
For the Period: January 01, 2025 to December 31, 2025

	FY 2025 Proposed Budget				FY 2024 Adopted Budget		\$ Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted
	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations	Total All Operations	All Operations	All Operations
OPERATING APPROPRIATIONS								
<i>Administration</i>								
Salary & Wages	116,540		486,400	141,220	\$ 744,160	\$ 724,030	\$ 20,130	2.8%
Fringe Benefits	103,890		310,000	54,420	468,310	357,420	110,890	31.0%
Legal	11,250		23,050		34,300	34,300	-	0.0%
Staff Training	2,500		6,500		9,000	9,000	-	0.0%
Travel	5,000		10,200		15,200	15,200	-	0.0%
Accounting Fees	15,000		21,000		36,000	36,000	-	0.0%
Auditing Fees	5,000		4,500		9,500	9,500	-	0.0%
Miscellaneous Administration*	23,450		47,140	15,000	85,590	85,590	-	0.0%
Total Administration	282,630	-	908,790	210,640	1,402,060	1,271,040	131,020	10.3%
<i>Cost of Providing Services</i>								
Salary & Wages - Tenant Services	8,340		44,580	19,580	72,500	70,380	2,120	3.0%
Salary & Wages - Maintenance & Operation	118,620			170,920	289,540	281,540	8,000	2.8%
Salary & Wages - Protective Services					-	-	-	#DIV/0!
Salary & Wages - Utility Labor	35,500				35,500	35,500	-	0.0%
Fringe Benefits	85,000			110,490	195,490	205,230	(9,740)	-4.7%
Tenant Services					-	-	-	#DIV/0!
Utilities	70,920			25,000	95,920	95,920	-	0.0%
Maintenance & Operation	51,480			30,000	81,480	30,000	51,480	171.6%
Protective Services					-	-	-	#DIV/0!
Insurance	114,000		12,500	12,000	138,500	121,000	17,500	14.5%
Payment in Lieu of Taxes (PILOT)	10,200			9,500	19,700	9,470	10,230	108.0%
Terminal Leave Payments					-	-	-	#DIV/0!
Collection Losses					-	-	-	#DIV/0!
Other General Expense					-	-	-	#DIV/0!
Rents			11,000,000		11,000,000	10,000,000	1,000,000	10.0%
Extraordinary Maintenance					-	-	-	#DIV/0!
Replacement of Non-Expendible Equipment					-	-	-	#DIV/0!
Property Betterment/Additions					-	-	-	#DIV/0!
Miscellaneous COPS*					-	-	-	#DIV/0!
Total Cost of Providing Services	494,060	-	11,057,080	377,490	11,928,630	10,849,040	1,079,590	10.0%
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	23,445	22,449	996	4.4%
Total Operating Appropriations	776,690	-	11,965,870	588,130	13,354,135	12,142,529	1,211,606	10.0%
NON-OPERATING APPROPRIATIONS								
Total Interest Payments on Debt Operations & Maintenance Reserve	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	36,292	37,289	(997)	-2.7%
Renewal & Replacement Reserve Municipality/County Appropriation	42,240				42,240	41,210	1,030	2.5%
Other Reserves					-	-	-	#DIV/0!
Total Non-Operating Appropriations	42,240	-	-	-	78,532	78,499	33	0.0%
TOTAL APPROPRIATIONS	818,930	-	11,965,870	588,130	13,432,667	12,221,028	1,211,639	9.9%
ACCUMULATED DEFICIT					-	-	-	#DIV/0!
TOTAL APPROPRIATIONS & ACCUMULATED DEFICIT	818,930	-	11,965,870	588,130	13,432,667	12,221,028	1,211,639	9.9%
UNRESTRICTED NET POSITION UTILIZED								
Municipality/County Appropriation	-	-	-	-	-	-	-	#DIV/0!
Other					-	-	-	#DIV/0!
Total Unrestricted Net Position Utilized	-	-	-	-	-	-	-	#DIV/0!
TOTAL NET APPROPRIATIONS	\$ 818,930	\$ -	\$ 11,965,870	\$ 588,130	\$ 13,432,667	\$ 12,221,028	\$ 1,211,639	9.9%

* Miscellaneous line items may not exceed 5% of total operating appropriations shown below. If amount in miscellaneous is greater than the amount shown below, then the line item must be itemized above.

5% of Total Operating Appropriations \$ 38,834.50 \$ - \$ 598,293.50 \$ 29,406.50 \$ 667,706.75

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Prior Year Adopted Appropriations Schedule

Englewood Housing Authority

FY 2025 Adopted Budget

	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations
OPERATING APPROPRIATIONS					
<i>Administration</i>					
Salary & Wages	\$ 245,630		\$ 340,600	\$ 137,800	\$ 724,030
Fringe Benefits	119,160		185,160	53,100	357,420
Legal	11,250		23,050		34,300
Staff Training	2,500		6,500		9,000
Travel	5,000		10,200		15,200
Accounting Fees	15,000		21,000		36,000
Auditing Fees	5,000		4,500		9,500
Miscellaneous Administration*	23,450		47,140	15,000	85,590
Total Administration	426,990	-	638,150	205,900	1,271,040
<i>Cost of Providing Services</i>					
Salary & Wages - Tenant Services	32,380		18,990	19,010	70,380
Salary & Wages - Maintenance & Operation	116,000			165,540	281,540
Salary & Wages - Protective Services					-
Salary & Wages - Utility Labor	35,500				35,500
Fringe Benefits	97,490				97,490
Tenant Services				107,740	107,740
Utilities	70,920				-
Maintenance & Operation				25,000	25,000
Protective Services				30,000	30,000
Insurance	101,000		10,000	10,000	121,000
Payment in Lieu of Taxes (PILOT)				9,470	9,470
Terminal Leave Payments					-
Collection Losses					-
Other General Expense					-
Rents			10,000,000		10,000,000
Extraordinary Maintenance					-
Replacement of Non-Expendible Equipment					-
Property Betterment/Additions					-
Miscellaneous COPS*					-
Total Cost of Providing Services	453,290	-	10,028,990	366,760	10,849,040
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	22,449
Total Operating Appropriations	880,280	-	10,667,140	572,660	12,142,529
NON-OPERATING APPROPRIATIONS					
Total Interest Payments on Debt Operations & Maintenance Reserve	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	37,289
Renewal & Replacement Reserve	41,210				41,210
Municipality/County Appropriation					-
Other Reserves					-
Total Non-Operating Appropriations	41,210	-	-	-	78,499
TOTAL APPROPRIATIONS	921,490	-	10,667,140	572,660	12,221,028
ACCUMULATED DEFICIT					-
TOTAL APPROPRIATIONS & ACCUMULATED DEFICIT	921,490	-	10,667,140	572,660	12,221,028
UNRESTRICTED NET POSITION UTILIZED					
Municipality/County Appropriation	-	-	-	-	-
Other					-
Total Unrestricted Net Position Utilized	-	-	-	-	-
TOTAL NET APPROPRIATIONS	\$ 921,490	\$ -	\$ 10,667,140	\$ 572,660	\$ 12,221,028

* Miscellaneous line items may not exceed 5% of total operating appropriations shown below. If amount in miscellaneous is greater than the amount shown below, then the line item must be itemized above.

5% of Total Operating Appropriations \$ 44,014.00 \$ - \$ 533,357.00 \$ 28,633.00 \$ 607,126.45

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Debt Service Schedule - Principal

Englewood Housing Authority

If authority has no debt check this box:

	Date of Local Finance Board Approval	2024 (Adopted Budget)	2025 (Proposed Budget)	<i>Fiscal Year Ending in</i>					Total Principal Outstanding	
				2026	2027	2028	2029	2030		Thereafter
RAD LOAN		\$ 22,449	\$ 23,445	\$ 24,520	\$ 25,595	\$ 36,670	\$ 27,745	\$ 28,820	\$ 678,421	\$ 845,216.00
TOTAL PRINCIPAL		22,449	23,445	24,520	25,595	36,670	27,745	28,820	678,421	845,216
LESS: HUD SUBSIDY										
NET PRINCIPAL		\$ 22,449	\$ 23,445	\$ 24,520	\$ 25,595	\$ 36,670	\$ 27,745	\$ 28,820	\$ 678,421	\$ 845,216

Indicate the Authority's most recent bond rating and the year of the rating by ratings service.

Moody's	N/A	Standard & Poors	N/A
Bond Rating	N/A		
Year of Last Rating			

If no rating, type "Not Applicable".

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Debt Service Schedule - Interest

Englewood Housing Authority

If authority has no debt check this box:

	<i>Fiscal Year Ending in</i>								
	2024 (Adopted Budget)	2025 (Proposed Budget)	2026	2027	2028	2029	2030	Thereafter	Total Interest Payments Outstanding
RAD LOAN	37,289	36,292	35,217	34,142	33,067	34,142	33,067	481,520	687,447
TOTAL INTEREST	37,289	36,292	35,217	34,142	33,067	34,142	33,067	481,520	687,447
LESS: HUD SUBSIDY									
NET INTEREST	\$ 37,289	\$ 36,292	\$ 35,217	\$ 34,142	\$ 33,067	\$ 34,142	\$ 33,067	\$ 481,520	\$ 687,447

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Net Position Reconciliation

Englewood Housing Authority

For the Period: January 01, 2025 to December 31, 2025

FY 2025 Proposed Budget

	Public Housing			Housing		Total All Operations
	Management	Section 8	Voucher	Voucher	Other Programs	
TOTAL NET POSITION BEGINNING OF CURRENT YEAR (1)						
Less: Invested in Capital Assets, Net of Related Debt (1)	\$ (1,052,529.00)	\$ -	\$ 1,783,747	\$ 1,191,227	\$ 1,191,227	\$ 1,922,445
Less: Restricted for Debt Service Reserve (1)	1,882,447		3,179	126,536	126,536	2,012,162
Less: Other Restricted Net Position (1)	684,749		11,895			696,644
Total Unrestricted Net Position (1)	(3,619,725)	-	1,768,673	1,064,691	1,064,691	(786,361)
Less: Designated for Non-Operating Improvements & Repairs						
Less: Designated for Rate Stabilization						
Less: Other Designated by Resolution						
Plus: Accrued Unfunded Pension Liability (1)	1,039,637		1,507,474			2,547,111
Plus: Accrued Unfunded Other Post-Employment Benefit Liability (1)	2,431,806					2,431,806
Plus: Estimated Income (Loss) on Current Year Operations (2)	250,000		(750,000)			(500,000)
Plus: Other Adjustments (attach schedule)						
UNRESTRICTED NET POSITION AVAILABLE FOR USE IN PROPOSED BUDGET	101,718	-	2,526,147	1,064,691	1,064,691	3,692,556
Unrestricted Net Position Utilized to Balance Proposed Budget	-	-	-	-	-	-
Unrestricted Net Position Utilized in Proposed Capital Budget	-	-	-	-	-	-
Appropriation to Municipality/County (3)	-	-	-	-	-	-
Total Unrestricted Net Position Utilized in Proposed Budget	-	-	-	-	-	-
PROJECTED UNRESTRICTED UNDESIGNATED NET POSITION AT END OF YEAR (4)	\$ 101,718	\$ -	\$ 2,526,147	\$ 1,064,691	\$ 1,064,691	\$ 3,692,556

(1) Total of all operations for this line item must agree to audited financial statements.

(2) Include budgeted and unbudgeted use of unrestricted net position in the current year's operations.

(3) Amount may not exceed 5% of total operating appropriations. See calculation below.

Maximum Allowable Appropriation to Municipality/County

\$ 38,835 \$ - \$ 598,294 \$ 29,407 \$ 667,707

(4) If Authority is projecting a deficit for any operation at the end of the budget period, the Authority must attach a statement explaining its plan to reduce the deficit, including the timeline for elimination of the deficit, if not already detailed in the budget narrative section.

2025

Englewood Housing Authority

(Housing Authority Name)

**2025 HOUSING AUTHORITY
CAPITAL BUDGET / PROGRAM**

2025 CERTIFICATION OF AUTHORITY CAPITAL BUDGET / PROGRAM

Englewood Housing Authority

(Housing Authority Name)

Fiscal Year: January 01, 2025 to December 31, 2025

Place an "X" in the box for the applicable statement below:

- It is hereby certified that the Housing Authority Capital Budget/Program annexed hereto is a true the Capital Budget/Program approved, pursuant to N.J.A.C. 5:31-2.2, along with the Annual Budget, of governing body of the Englewood Housing Authority, on October 28, 2024.
- It is hereby certified that the governing body of the Englewood Housing Authority have elected **NOT** to adopt and Capital Budget/Program for the aforesaid fiscal year, pursuant to N.J.A.C. 5:31-2.2, along with the Annual Budget by the governing body of the Englewood Housing Authority, for the following reason(s):

Officer's Signature:	 dsenande@ehahousing.org
Name:	Domingo Senande
Title:	Executive Director
Address:	111 West Street Englewood, New Jersey 07631
Phone Number:	201-871-3451
Fax Number:	201-871-5908
E-mail Address:	dsenande@ehahousing.org

2025 CAPITAL BUDGET/PROGRAM MESSAGE

Englewood Housing Authority

Fiscal Year: January 01, 2025 to December 31, 2025

Answer all questions below using the space provided.

This section is included in the Capital Budget pursuant to N.J.A.C. 5:31-2. It does not in itself confer any authorization to raise or expend fund. Rather, it is a document used as part of the Housing Authority's planning and management system. Specific authorization to spend funds for the purposes described in this section must be granted elsewhere, by a separate financing agreement, security agreement, by resolution appropriating funds from the Renewal and Replacement Reserve, or other lawful means.

1. Has each municipality or county affected by the actions of the authority participated in the development of the capital plan and reviewed or approved the plans or projects included within the Capital Budget/Program (this may include the governing body or certain officials such as planning boards, Construction Code Officials) as to these projects?

2. Has each capital project/project financing been developed from a specific plan or report and have the full life cycle costs of each been calculated?

3. Has a long-term (5 years or more) infrastructure needs and other capital items (vehicles, equipment) needs assessment been prepared?

4. If amounts are on Page CB-3 in the column "Debt Authorizations", indicate the primary source of funding the debt service for the Debt Authorizations (example - HUD).

N/A

5. Have the current capital projects been reviewed and approved by HUD?

Provide additional documentation as necessary.

Proposed Capital Budget

Englewood Housing Authority

For the Period: January 01, 2025 to December 31, 2025

	Estimated Total Cost	Funding Sources			
		Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Capital Grants Other Sources
<i>Public Housing Management</i>					
Hurricane Ida Restoration	\$ 15,000,000			\$ 15,000,000	
	-				
	-				
Total	15,000,000	-	-	15,000,000	-
<i>Section 8</i>					
	-				
	-				
	-				
Total	-	-	-	-	-
<i>Housing Voucher</i>					
	-				
	-				
	-				
Total	-	-	-	-	-
<i>Other Programs</i>					
	-				
	-				
	-				
Total	-	-	-	-	-
TOTAL PROPOSED CAPITAL BUDGET	\$ 15,000,000	\$ -	\$ -	\$ 15,000,000	\$ -

Enter brief description of up to four projects for each operation above. For operations with more than four budgeted projects, please attach additional schedules. Input total amount of all projects for the operation on single line and enter "See Attached Schedule" instead of project description.

5 Year Capital Improvement Plan

Englewood Housing Authority

For the Period: January 01, 2025 to December 31, 2025

		<i>Fiscal Year Beginning in</i>					
		Current Budget					
		Year 2025	2026	2027	2028	2029	2030
<i>Public Housing Management</i>	<u>Estimated Total Cost</u>						
Hurricane Ida Restoration	\$ 15,000,000	\$ 15,000,000					
	-	-					
	-	-					
Total	<u>15,000,000</u>	<u>15,000,000</u>	-	-	-	-	-
<i>Section 8</i>							
	-	-					
	-	-					
	-	-					
Total	-	-	-	-	-	-	-
<i>Housing Voucher</i>							
	-	-					
	-	-					
	-	-					
Total	-	-	-	-	-	-	-
<i>Other Programs</i>							
	-	-					
	-	-					
	-	-					
Total	-	-	-	-	-	-	-
TOTAL	<u>\$ 15,000,000</u>	<u>\$ 15,000,000</u>	\$ -	\$ -	\$ -	\$ -	\$ -

Project descriptions entered on Page CB-3 will carry forward to Pages CB-4 and CB-5. No need to re-enter project descriptions above.

5 Year Capital Improvement Plan Funding Sources

Englewood Housing Authority

For the Period: January 01, 2025 to December 31, 2025

	Estimated Total Cost	Funding Sources				
		Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Capital Grants	Other Sources
<i>Public Housing Management</i>						
Hurricane Ida Restoration	\$ 15,000,000			\$ 15,000,000		
Total	15,000,000	-	-	15,000,000	-	-
<i>Section 8</i>						
	-					
Total	-	-	-	-	-	-
<i>Housing Voucher</i>						
	-					
Total	-	-	-	-	-	-
<i>Other Programs</i>						
	-					
Total	-	-	-	-	-	-
TOTAL	<u>\$ 15,000,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 15,000,000</u>	<u>\$ -</u>	<u>\$ -</u>
Total 5 Year Plan per CB-4	<u>\$ 15,000,000</u>					
Balance check						

- If amount is other than zero, verify that projects listed above match projects listed on CB-4.

Project descriptions entered on Page CB-3 will carry forward to Pages CB-4 and CB-5. No need to re-enter project descriptions above.

Annual List of Change Orders Approved
Pursuant to N.J.A.C. 5:30-11

Contracting Unit: Englewood Housing Authority Year Ending: December 31, 2023

The following is a complete list of all change orders which caused the originally awarded contract price to be exceeded by more than 20 percent. For regulatory details please consult N.J.A.C. 5:30-11.1 et seq. Please identify each change order by name of the project.

--

For each change order listed above, submit with introduced budget a copy of the governing body resolution authorizing the change order and an Affidavit of Publication for the newspaper notice required by N.J.A.C. 5:30-11.9(d). (Affidavit must include a copy of the newspaper notice.)
If you have not had a change order exceeding the 20 percent threshold for the year indicated above, please check here and certify below.

dsenande@ehahousing.org
Date
12-17-24

10/28/2024
Clerk/Secretary to the Governing Body
Denise Senande

Appendix to Budget Document