



The Housing Authority of
Gloucester County
REGULAR BOARD MEETING

FEBRUARY 28, 2018

An Annual Meeting of the Housing Authority of Gloucester County was held in the Joseph A. Reed Board Room, Nancy J. Elkis, FEBRUARY 28, 2018, beginning at 4:30 P.M.

ROLL CALL:

The Secretary (Kimberly Gober) called the roll and the following answered "aye":

- ✓ Chairman William W. Bain, Jr.
- ✓ Vice Chairman Daniel Reed
- ✓ Commissioner Scott Kintzing
- ✓ Commissioner Frank Smith
- ✓ Commissioner John Giovannitti
- ✓ Commissioner Brenden Garozzo (available via phone)

And the following was absent:

- ✓ Commissioner Betty Jane Purnell

The Secretary notified the Chair that a quorum is present.

Also in attendance were:

- ✓ Kimberly Gober, Executive Director
- ✓ Jeff Daniels, Esq., Solicitor
- ✓ Jessica Laine, Esq., Assistant to the Executive Director
- ✓ Paul Letizia, AHO Director
- ✓ Grace Seeney, Financial Director
- ✓ Nelly Rojas, Administrative Aide
- ✓ Michael Jeziarski, Accountant

SOLICITOR:

□The Solicitor stated "In accordance with the Open Public Meetings Act of 1975, this meeting is called to order pursuant to notice of Annual Meeting, a copy of which has been made available to newspapers of general local public circulation, a copy of which has been made available to the Clerk of Gloucester County, and a copy of which has been posted publicly in accordance with the law."



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CHAIRMAN:

PUBLIC PORTION:

Agenda only items.

Motion to open to the Public:

MOTION: COMMISSIONER FRANK SMITH

SECOND: COMMISSIONER DAN REED

ALL COMMISSIONERS IN FAVOR

No comments from the Public

Motion to Close:

MOTION: COMMISSIONER FRANK SMITH

SECOND: COMMISSIONER SCOTT KINTZING

SELF FUNDED HEALTH INSURANCE PLAN:

LINDA MAXWELL: IAA (INSURANCE ADMINISTRATORS OF AMERICA)

DAVE WEISS: HARDENBERGH INSURANCE

DAVE WEISS: 5 YEARS AGO WE PUT TOGETHER A PROGRAM ...THE SELF FUNDED HEALTH INSURANCE PLAN AND SAVED HAGC ABOUT \$600,000 OVER THE YEARS AS WE MATCH THE STATE BENEFIT PLAN. WE HOPE TO ADD TO THAT THIS THIS YEAR.

LINDA MAXWELL: THE PACKET HANDED TO THE COMMISSIONERS INCLUDES THE HISTORY YEAR TO DATE. REBATES TO DATE ARE \$22,000. THIS IS BASED ON THE TYPES OF PRESCRIPTIONS.

CHAIRMAN BAIN: HAVE THERE BEEN ANY MAJOR MEDICAL ISSUES?

LINDA: SOME EMPLOYEES ARE REFUSING CASE MANAGEMENT. THIS WOULD BE AN EMPLOYEE WITH A CERTAIN CONDITION WHO WOULD BE REFERRED TO CASE MANAGEMENT WHO IN TURN WOULD ADVISE THE EMPLOYEE AND BRING RESOURCES TO THESE INDIVIDUALS.

COMMISSIONER FRANK SMITH: DO YOU THINK SOMEONE IS EXPRESSING NEGATIVE COMMENTS ABOUT THE CASE MANAGEMENT?

LINDA: ONLY ONE EMPLOYEE USES CASE MANAGEMENT. THEY HAVE USED IT SINCE THE BEGINNING. ANOTHER INDIVIDUAL IS OVER WEIGHT, SMOKES, AND JUST WANTS INJECTIONS. NOW IS THE TIME TO GET EMPLOYEES TO TAKE CARE OF THEIR HEALTH. THE WELLNESS PROGRAM IS ON THE WEBSITE. THERE IS A SELF ASSESSMENT TOOL.



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AN ONSITE PERSON CAN GO OVER THE RESULTS AND HELP THEM WITH A WELLNESS PROGRAM. WE SHOULD NOT HAVE SODA AT WORK. THERE SHOULD BE HEALTHIER SNACKS e.g. APPLES OR ORANGES, FLAVORED WATERS. STANDING DESKS ARE AN OPTION.

CHAIRMAN BAIN: THERE ARE SO MANY GREAT REVIEWS ABOUT THE STANDING DESKS.

COMMISSIONER SMITH: SUGGESTS FINDING DISCOUNTS ON BUYING THE DESKS IN BULK.

EXECUTIVE DIRECTOR KIM GOBER: WE WILL BE ORDERING TWO OF THESE DESKS FOR HEALTH RELATED REASONS AS A PILOT. THEY ARE ABOUT \$350.00 @.

LINDA: SITTING ALL DAY, PEOPLE TEND TO GET SLUGGISH, DEVELOP SCIATICA.... SITTING IS THE NEW SMOKING. THERE ARE WALKING COMPETITONS ON THE WEBSITE. THE MORE THE ADMINISTRATION ENCOURAGES THIS, THE BETTER IT IS.

COMMISSIONER GAROZZO: DOES THE HAGC OFFER BIOMETRIC SCREENING? HIS EMPLOYEES GET AN INCENTIVE BY PARTICIPATING TOWARDS TESTING.

KIM GOBER: WE ARE THINKING OF OFFERING INCENTIVES LIKE FINANCIAL DISCOUNTS ON THEIR CONTRIBUTIONS IF THEY ARE IN COMPLIANCE WITH THE WELLNESS PROGRAM.

DAVE: WE CAN'T PENALIZE SOMEONE FOR NOT BEING IN COMPLIANCE BUT IF SOMEONE IS IN COMPLIANCE AND WE HAVE QUARTERLY GOALS, THE NEXT QUARTER THE EMPLOYEES WOULD HAVE A FEW EXTRA DOLLARS IN THEIR PAYCHECKS.

LINDA: IT WORKS BEST WHEN YOU HAVE QUARTERLY GOALS AND THE FOLLOWING QUARTER YOU HAVE THE FINANCIAL INCENTIVE. THE GOAL IS THEY GET HEALTHIER IN THE PROCESS.

CHAIRMAN: AS LONG AS WE ARE SAVING MONEY AND OFFERING NEW THINGS TO OUR EMPLOYEES AND ENHANCING THEIR WELLNESS. THAT'S OUR GOAL.

COMMISSIONER SCOTT KINTZING: BASED ON THE CHECK REGISTER DATES, IS IT ACCRUAL OR CASH BASIS? OUR INSURANCE PREMIUM IS RIGHT ABOUT THE SAME PREMIUM AS THE STATE AT THE MOMENT. DO YOU THINK THE PREMIUMS ARE GOING TO BE MORE THAN THE STATE?

LINDA: IT'S THE CHECKS THAT HAVE BEEN WRITTEN. , THE ACTUAL CLAIM. I GET THE NUMBERS FROM THE STATE. THE STATE IS KEEPING THEIR RATES FLAT NOW BECAUSE THEY WANT PEOPLE TO COME BACK. IT'S A SHELL GAME AND NEVER FULLY FUNDED BY THE PREMIUMS. THE STATE PROGRAM IS ALWAYS IN THE RED. THEY ARE ON A MISSION TO GET EVERYONE BACK.



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COMMISSIONER SCOTT KINTZING: IS CASH FLOW AN ISSUE WITH THE HAGC? THE SELF INSURED PLAN SOMETIMES IS MUCH HIGHER THAN THE STATE PLAN. DOES THAT AFFECT ANYTHING ELSE?

KIM: CASH FLOW IS ALWAYS AN ISSUE BUT LOOK AT THE EXPENSES FOR THE YEAR, THE CASH HAS TO GO OUT THE DOOR FOR EITHER PLAN. THE STOP LOSS INSURANCE CAP IS IN PLACE. NOTHING HAS BEEN BROUGHT TO MY ATTENTION FROM FINANCE THAT THIS IS AFFECTING ANYTHING ELSE. THE GOAL IS TO REDUCE THE COST AND HOPEFULLY THIS WELLNESS PROGRAM WILL HELP THE EMPLOYEES BE HEALTHIER BY THIS PLAN AND BRING THE COSTS DOWN.

LINDA: THE ON SITE NUTRITIONIST WILL WORK ON THE ROADBLOCKS AND GET THE EMPLOYEES MOTIVATED TO DO SOMETHING ELSE TO GET THEM HEALTHY. THIS WOULD BE A HUGE BENEFIT. THE NUTRITIONIST WOULD BILL LIKE A REGULAR DOCTOR VISIT. THE WEBSITE DOES OFFER INCENTIVES.

COMMISSIONER BRENDEN GAROZZO: I FIND THAT HAVING SOMEONE ONSITE FOR NUTRITION DOES WORK, IF ITS' READILY AVAILABLE. PEOPLE DO TAKE ADVANTAGE. ALSO DO WE HAVE ANY SURCHARGES FOR SMOKING?

KIM GOBER: WE CANNOT HAVE SURCHARGES FOR SMOKING BUT WE CAN OFFER INCENTIVES FOR PEOPLE WHO DON'T SMOKE.

COMMISSIONER BRENDEN GAROZZO: HOW ARE WE WITH THE STOP LOSSES?

KIM GOBER: WE HAVE HAD A FEW PEOPLE HIT THE STOP LOSS THRESHOLD WHICH BRINGS OUR PREMIUMS UP FOR THE SUBSEQUENT YEAR.

JEFF DANIELS: THE COSTS OF THE NEW POLICY ARE IN THE PACKET GIVEN TO THE COMMISSIONERS. IT HAS A SHORT LOSS OF \$60,000. WE MIGHT AS WELL CONTINUE WITH THE SAME INSURANCE COMPANY BECAUSE IF WE WENT BACK INTO THE STATE PROGRAM, WE WOULD STILL HAVE TO PAY \$100,000... WHICH IS THE COST TO TERMINATE.

CHAIRMAN BAIN: IF THE OVERALL BENEFIT IS WHAT IT HAS BEEN IN THE PAST, I SEE PROGRESSION HERE. AS LONG AS IT WORKS FOR US AND NOW WE HAVE NEW INCENTIVES.

COMMISSIONER REED: WE DID HAVE A LOSS IN 2014-2015, SO THOSE THINGS DO HAPPEN.

JEFF DANIELS: THE WELLNESS PROGRAM IS TO KEEP CLAIMS DOWN SO YOU ARE NOT HITTING THE STOP LOSS.

SCOTT KINTZING: DO THE EMPLOYEES LIKE THE PLAN?



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KIM GOBER: I HAVE RECEIVED POSITIVE FEEDBACK. OUR PPO AND EPO ARE BASED ON THE SAME PACKAGES AS WE HAD IN THE STATE PLAN. OUT OF POCKET MAXIMUMS ARE THE SAME. OUR PLANS ARE MODELED AFTER THE STATES. THE BIG PICTURE, OVERALL THE SAVINGS ARE \$570,000.00.

LINDA: WITH SELF INSURANCE IT'S A BIG PICTURE AND WE ARE CONSTANTLY LOOKING HOW TO MAKE IT BETTER.

COMMISSIONER SMITH: HAVE THERE BEEN SITUATIONS WHERE EITHER SIDE HAS NOT FUNDED A LOSS BECAUSE IT WAS TOO EXPENSIVE?

LINDA: NO

COMMISSIONER KINTZING: THE ESTIMATED INCREASE FROM LAST YEAR TO THIS YEAR? THIS PROJECTED INCREASE OF \$244,000 IS HUGE.

LINDA: I ALWAYS ESTIMATE HIGH. I RATHER GO HIGH AND GO LOWER. YOUR CLAIMS ARE 79% OF WHAT THEY WERE PROJECTED TO BE. THE GOAL IS NEXT YEAR TO KEEP THE CLAIM NUMBER DOWN.

COMMISSIONER BAIN: THANK YOU FROM MYSELF AND THE BOARD OF COMMISSIONERS FOR PRESENTING US THE OVERVIEW AND I REALLY APPRECIATE WHEN I HEAR NEW IDEAS.

DAVE WEISS AND LINDA MAXWELL LEAVE THE MEETING.

Chairman Bain would like to thank every Commissioner for following through on the Camp Salute Project to help veterans. We are a team; we are a “we” and not an “I”. That is how we operate here at HAGC.

☛ DIRECTOR'S REPORT –FEBRUARY 2018

- Kimberly Gober stated that they are anticipating the first residents should be leasing up by the end of May into Camp Salute. They are progressing very well. There was an information session on Camp Salute on February 15th. HAGC then published in the paper info that the Voucher Waitlist was opening for Veterans only for the HCV program and Project Based Vouchers for Camp Salute. Today, (February 28, 2018) we personally accepted applications at Camp Salute. We received 25 applications for HCV Veterans Program and 26 for Project Based Camp Salute. Camp Salute received 65 applications today. Meeting the individuals, Kim found it very touching....meeting Veterans who have served our country and are having some bad luck. She is



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proud to be a part of this program and the staff is really supportive.

- Sadly, former Administrative Assistant, Eileen Guisti passed away February 19th, 2018.
- Commissioner BettyJane Purnell had surgery today. Please keep her in your prayers
- The Security group we contracted with last year (The Davis Group) has been renewed this year.
- CME has performed the soil testing at Deptford Park. We have not gotten a formal report but the plan is to put a French drain around the perimeter of Deptford Park and drain to the basin.
- Finance: the audits are underway and Finance is in the process of closing the books and entering the data in HUD website (REAC).
- HAGC just had testing from the County Fire Marshall and there is a new state law requiring carbon monoxide detectors. The cost will be about \$5000.00 in all of our buildings.
- About \$6000 for a new water meter required by Deptford Township is also in the works.

✍CORRESPONDENCE AND REPORTS:

- A. Review and Action of Minutes –FEBRUARY 2018
- B. Consider Interim Bill List, 18-02 Sections A, B, C, D
- C. Consider Bill List 18-02 E,F, G,H
- D. Consider Ratification of GCHDC, Seniors, Shepherd’s Farm, eMurphyg, Inc., PMURC, Inc. Sections A,B,C,D, E,F
- E. Consider Acknowledgment of Pop Moylan, Colonial Park LP Sections G,H, I,J

Motion to approve the AGENDA:

MOTION: COMMISSIONER DAN REED

SECOND: COMMISSIONER BRENDEN GAROZZO

📄RESOLUTIONS:

2018-06 CONSIDER RESOLUTION APPROVING CONTRACT FOR FIRE AND EXTENDED (PROPERTY) POLICY

2018-07 CONSIDER RESOLUTION AUTHORIZING REVISION FY2016 PROJECT NJ39P204501-16 CAPITAL FUND PROGRAM BUDGET



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- 2018-08 CONSIDER RESOLUTION AUTHORIZING AN UPDATE AND SUPPORT AGREEMENT BETWEEN TENMAST SOFTWARE AND HAGC
- 2018-09 CONSIDER RESOLUTION AUTHORIZING ACCEPTING APPLICATIONS FOR CAMP SALUTE ON APPLICATION DAY.
- 2018-10 CONSIDER RESOLUTION AUTHORIZING A CONTRACT FOR COMPREHENSIVE AUTO/VEHICLE INSURANCE APRIL 7, 2018 TO APRIL 7, 2019
MARTIN INSURANCE AGENCY
- 2018-11 CONSIDER RESOLUTION AUTHORIZING A CONTRACT FOR WORKERS COMP INSURANCE APRIL 1, 2018 TO APRIL 1, 2018
MARTIN INSURANCE AGENCY
- 2018-12 CONSIDER RESOLUTION AUTHORIZING EXECUTIVE SESSION
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Motion to approve the AGENDA:
MOTION: COMMISSIONER FRANK SMITH
SECOND: COMMISSIONER JOHN GIOVANNITTI

COMMENTS FROM THE PUBLIC:

No comments
MOTION: COMMISSIONER FRANK SMITH
SECOND: COMMISSIONER JOHN GIOVANNITTI

ADJOURNMENT:

A motion to ADJOURN:
MOTION: COMMISSIONER SCOTT KINTZING
SECOND: COMMISSIONER DAN REED
All commissioners in favor

Respectfully submitted,

Kimberly Gober, Secretary

Dated: March 9, 2018