

	<u>Start Year</u>		<u>End Year</u>
Fiscal Year	2023	–	2024

***Housing Authority Budget of:***  
***Penns Grove Housing Authority***

**State Filing Year**                      **2023**

***For the Period:***                      ***July 1, 2023***                      ***to***                      ***June 30, 2024***

**[pennsgroveha.org](http://pennsgroveha.org)**  
Housing Authority Web Address



***Division of Local Government Services***

**2023 HOUSING AUTHORITY BUDGET  
CERTIFICATION SECTION**

**2023**

Penns Grove Housing Authority

**HOUSING AUTHORITY BUDGET**

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

**For Division Use Only**

**CERTIFICATION OF APPROVED BUDGET**

*It is hereby certified that the approved Budget made a part hereof complies with the requirements of law and the rules and regulations of the Local Finance Board, and approval is given pursuant to N.J.S.A. 40A:5A-11.*

*State of New Jersey  
Department of Community Affairs  
Director of the Division of Local Government Services*

By: \_\_\_\_\_ Date: \_\_\_\_\_

**CERTIFICATION OF ADOPTED BUDGET**

*It is hereby certified that the adopted Budget made a part hereof has been compared with the approved Budget previously certified by the Division, and any amendments made thereto. This adopted Budget is certified with respect to such amendments and comparisons only.*

*State of New Jersey  
Department of Community Affairs  
Director of the Division of Local Government Services*

By: \_\_\_\_\_ Date: \_\_\_\_\_

# 2023 PREPARER'S CERTIFICATION

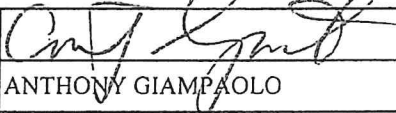
Penns Grove Housing Authority

## HOUSING AUTHORITY BUDGET

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

It is hereby certified that the Housing Authority Budget, including the Annual Budget and the Capital annexed hereto, represents the members of the governing body's resolve with respect to statute in that; all estimates of revenue are reasonable, accurate and correctly stated; all items of appropriation are properly set forth; and in form, and content, the budget will permit the exercise of the comptroller function within the Authority.

It is further certified that all proposed budgeted amounts and totals are correct. Also, I hereby provide reasonable assurance that all assertions contained herein are accurate and all required schedules are completed and attached.

Preparer's Signature:	
Name:	ANTHONY GIAMPAOLO
Title:	FEE ACCOUNTANT
Address:	467 MIDDLETOWN-LINCROFT RD LINCROFT, NJ 07738
Phone Number:	732-842-4550
Fax Number:	
E-mail Address:	TONY@HPGNJ.COM



# HOUSING AUTHORITY INTERNET WEBSITE CERTIFICATION

Housing Authority's Web Address:	pennsgroveha.org
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All authorities shall maintain either an Internet website or a webpage on the municipality's or county's Internet website. The purpose of the website or webpage shall be to provide increased public access to the authority's operations and activities. N.J.S.A. 40A:5A-17.1 requires the following items to be included on the Authority's website at a minimum for public disclosure. Check the boxes below to certify the Authority's compliance with N.J.S.A. 40A:5A-17.1.

- ☒ A description of the Authority's mission and responsibilities.
- ☒ The budgets for the current fiscal year and immediately preceding two prior years.
- ☒ The most recent Comprehensive Annual Financial Report (Unaudited) or similar financial information *(Similar information includes items such as Revenue and Expenditure pie charts, or other types of charts, along with other information that would be useful to the public in understanding the finances/budget of the Authority).*
- ☒ The complete (all pages) annual audits (not the Audit Synopsis) for the most recent fiscal year and immediately preceding two prior years.
- ☒ The Authority's rules, regulations and official policy statements deemed relevant by the governing body of the Authority to the interests of the residents within the Authority's service area or jurisdiction.
- ☒ Notice posted pursuant to the "Open Public Meetings Act" for each meeting of the Authority, setting forth the time date, location and agenda of each meeting.
- ☒ The approved minutes of each meeting of the Authority including all resolutions of the board and their committees; for at least three consecutive fiscal years.
- ☒ The name, mailing address, electronic mail address and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the Authority.
- ☒ A list of attorneys, advisors, consultants and any other person, firm, business, partnership, corporation or other organization which received any remuneration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered to the Authority.

It is hereby certified by the below authorized representative of the Authority that the Authority's website or webpage as identified above complies with the minimum statutory requirements of N.J.S.A. 40A:5A-17.1 as listed above. A check in each of the above boxes signifies compliance.

Name of Officer Certifying Compliance:	_____ CATHERINA RUTLAND, PHM
Title of Officer Certifying Compliance:	_____ EXECUTIVE DIRECTOR
Signature:	_____

# 2023 APPROVAL CERTIFICATION

Penns Grove Housing Authority

## HOUSING AUTHORITY BUDGET

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

It is hereby certified that the Housing Authority Budget, including all schedules appended hereto, copy of the Annual Budget and Capital Budget/Program approved by resolution by the governing body Penns Grove Housing Authority, at an open public meeting held pursuant to N.J.A.C. 5:31-2.3, on April 5, 2023.

It is further certified that the recorded vote appearing in the resolution represents not less than a of the full membership of the governing body thereof.

<b>Officer's Signature:</b>	
<b>Name:</b>	CATHERINA RUTLAND, PHM
<b>Title:</b>	EXECUTIVE DIRECTOR
<b>Address:</b>	40 SOUTH BROAD STREET PENNS GROVE, NJ 08069
<b>Phone Number:</b>	856-299-0101
<b>Fax Number:</b>	856-299-6736
<b>E-mail Address:</b>	crutland@pennsgroveha.org

# 2023 HOUSING AUTHORITY BUDGET RESOLUTION

## Penns Grove Housing Authority

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

WHEREAS, the Annual Budget for Penns Grove Housing Authority for the fiscal year beginning July 01, 2023 and ending June 30, 2024 has been presented before the governing body of the Penns Grove Housing Authority at its open public meeting of April 5, 2023; and

WHEREAS, the Annual Budget as introduced reflects Total Revenues of \$2,024,493.00, Total Appropriations including any Accumulated Deficit, if any, of \$1,940,554.00, and Total Unrestricted Net Position planned to be utilized as funding thereof, of \$0.00; and

WHEREAS, the Capital Budget as introduced reflects Total Capital Appropriations of \$0.00 and Total Unrestricted Net Position planned to be utilized as funding thereof, of \$0.00; and

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

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

NOW, THEREFORE BE IT RESOLVED, by the governing body of the Penns Grove Housing Authority, at an open public meeting held on April 5, 2023 that the Annual Budget, including all related schedules, and the Capital Budget/Program of the Penns Grove Housing Authority for the fiscal year beginning July 01, 2023 and ending June 30, 2024, is hereby approved; and

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

BE IT FURTHER RESOLVED, that the governing body of the Penns Grove Housing Authority will consider the Annual Budget and Capital Budget/Program for Adoption on May 03, 2023.

\_\_\_\_\_  
(Secretary's Signature)

\_\_\_\_\_  
(Date)

### Governing Body Recorded Vote

Member	Aye	Nay	Abstain	Absent
KAREN WRIGHT				
HERSELL SMITH				
IGNACIA WASHINGTON				
DORRAINE ROBINSON				
LAVERNE HILL				
JESUS LOPEZ				
MARGIE POLLARD				

# 2023 ADOPTION CERTIFICATION

Penns Grove Housing Authority

## HOUSING AUTHORITY BUDGET

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

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 Penns Grove Housing Authority, pursuant to N.J.A.C 5:31-2.3, on April 05, 2023.

<b>Officer's Signature:</b>			
<b>Name:</b>	CATHERINA RUTLAND, PHM		
<b>Title:</b>	EXECUTIVE DIRECTOR		
<b>Address:</b>	40 SOUTH BROAD STREET PENNS GROVE, NJ 08069		
<b>Phone Number:</b>	856-299-0101	<b>Fax:</b>	856-299-6736
<b>E-mail address:</b>	crutland@pennsgroveha.org		

# 2023 ADOPTED BUDGET RESOLUTION

Penns Grove Housing Authority

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

WHEREAS, the Annual Budget and Capital Budget/Program for the Penns Grove Housing Authority for the fiscal year beginning July 01, 2023 and ending June 30, 2024 has been presented for adoption before the governing body of the Penns Grove Housing Authority at its open public meeting of April 5, 2023; 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 \$2,024,493.00, Total Appropriations, including any Accumulated Deficit, if any, of \$1,940,554.00, and Total Unrestricted Net Position utilized of \$0.00; and

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

NOW, THEREFORE BE IT RESOLVED, by the governing body of the Penns Grove Housing Authority at an open public meeting held on April 5, 2023 that the Annual Budget and Capital Budget/Program of the Penns Grove Housing Authority for the fiscal year beginning July 01, 2023 and ending June 30, 2024 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.

5/3/2023

\_\_\_\_\_  
(Secretary's Signature)

\_\_\_\_\_  
(Date)

## Governing Body Recorded Vote

Member	Aye	Nay	Abstain	Absent
KAREN WRIGHT				
HERSELL SMITH				
IGNACIA WASHINGTON				
DORRAINE ROBINSON				
LAVERNE HILL				
JESUS LOPEZ				
MARGIE POLLARD				

**2023 HOUSING AUTHORITY BUDGET  
NARRATIVE AND INFORMATION SECTION**

# 2023 HOUSING AUTHORITY BUDGET MESSAGE & ANALYSIS

Penns Grove Housing Authority

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

*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 2023 proposed Annual Budget and make comparison to the Fiscal Year 2022 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.

everything remain the same - the Authority is in the 1st phase of the RAD transition

5% raise for all employees

no major changes in the budget except travel was increased for the Commissioner to attend seminars.

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

none

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.

the UNA at year end should be a positive number .

# 2023 HOUSING AUTHORITY BUDGET MESSAGE & ANALYSIS

Penns Grove Housing Authority

FISCAL YEAR: July 01, 2023 to June 30, 2024

*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 noted

5. The proposed budget must not reflect an anticipated deficit from 2023 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.

no deficit is anticipated for 2024 operations

(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

## 2023

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

<b>Name of Authority:</b>	Penns Grove Housing Authority		
<b>Federal ID Number:</b>	22-1911752		
<b>Address:</b>	40 SOUTH BROAD STREET		
<b>City, State, Zip:</b>	PENNS GROVE	NJ	08069
<b>Phone: (ext.)</b>	856-299-0101	<b>Fax:</b>	856-299-6736

<b>Preparer's Name:</b>	GIAMPAOLO & ASSOCIATES		
<b>Preparer's Address:</b>	467 MIDDLETOWN-LINCROFT RD		
<b>City, State, Zip:</b>	LINCROFT	NJ	07738
<b>Phone: (ext.)</b>	7328424550	<b>Fax:</b>	
<b>E-mail:</b>	TONY@HPGNJ.COM		

<b>Chief Executive Officer*</b>	CATHERINA RUTLAND, PHM		
<i>*Or person who performs these functions under another title.</i>			
<b>Phone: (ext.)</b>	856-299-0101	<b>Fax:</b>	856-299-6736
<b>E-mail:</b>	CRUTLAND@PENNSGROVEHA.ORG		

<b>Chief Financial Officer*</b>			
<i>*Or person who performs these functions under another title.</i>			
<b>Phone: (ext.)</b>		<b>Fax:</b>	
<b>E-mail:</b>			

<b>Name of Auditor:</b>	FRANCIS J MCCONNELL		
<b>Name of Firm:</b>			
<b>Address:</b>	6225 RISING SUN AVENUE		
<b>City, State, Zip:</b>	PHILADELPHIA	PA	19111
<b>Phone: (ext.)</b>	215-742-3428	<b>Fax:</b>	
<b>E-mail:</b>	FJMCCONNELL29@OUTLOOK.COM		

# HOUSING AUTHORITY INFORMATIONAL QUESTIONNAIRE

## Penns Grove Housing Authority

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

1. Provide the number of individuals employed as reported on the Authority's most recent Form W-3, Transmittal of Wage, and Tax Statement:

7

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:

\$ 335,772.00

3. Provide the number of regular voting members of the governing body:

7

(5 or 7 per State statute)

4. Provide the number of alternate voting members of the governing body:

0

(Maximum is 2)

5. Does the Authority have any amounts receivable from current or former commissioners, officers, key employees, or the highest compensated employee?

No

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?

No

b. A family member of a current or former commissioner, officer, key employee, or highest compensated employee?

No

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?

No

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\*?

No

\*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)

## Penns Grove Housing Authority

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

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

No

No

No

No

No

No

No

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)

Penns Grove Housing Authority

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

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.)?

*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?

*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?

*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)

Penns Grove Housing Authority

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

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

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

**Penns Grove Housing Authority**

**FISCAL YEAR: July 01, 2023 to June 30, 2024**

*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)  
Penns Grove Housing Authority  
For the Period: July 01, 2023 to June 30, 2024

	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	Other (auto allowance, expense account, payment in lieu of health benefits, etc.)		
1	CATHERINA RUTLAND	EXECUTIVE DIRECTOR	40						\$ 101,848.00			\$ 12,850.00	\$ 114,698.00
2	HERSELL SMITH	COMMISSIONER		X									
3	KAREN WRIGHT	COMMISSIONER		X									
4	LAVERNE HILL	COMMISSIONER		X									
5	MARGIE POLLARD	COMMISSIONER		X									
6	IGNACIA WASHINGTON	COMMISSIONER		X									
7	JESUS LOPEZ	COMMISSIONER		X									
8	DORRAINE ROBINSON	COMMISSIONER		X									
9													
10													
11													
12													
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27													
28													
29													
30													
31													
32													
33													
34													
35													
Total:									\$ 101,848.00	\$ -	\$ -	\$ 12,850.00	\$ 114,698.00

# Schedule of Health Benefits - Detailed Cost Analysis

Penns Grove Housing Authority

For the Period: July 01, 2023 to June 30, 2024

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)	% Increase (Decrease)
<b>Active Employees - Health Benefits - Annual Cost</b>								
Single Coverage	1	12,075.00	12,075.00	1	23,051.00	23,051.00	(10,976.00)	-47.6%
Parent & Child			-			-	-	-
Employee & Spouse (or Partner)			-			-	-	-
Family	4	25,470.00	101,880.00	4	23,051.00	92,204.00	9,676.00	10.5%
Employee Cost Sharing Contribution (enter as negative -)								
Subtotal	5		113,955.00	5		115,255.00	(1,300.00)	-1.1%
<b>Commissioners - Health Benefits - Annual Cost</b>								
Single Coverage			-			-	-	-
Parent & Child			-			-	-	-
Employee & Spouse (or Partner)			-			-	-	-
Family			-			-	-	-
Employee Cost Sharing Contribution (enter as negative -)								
Subtotal			-			-	-	-
<b>Retirees - Health Benefits - Annual Cost</b>								
Single Coverage			-			-	-	-
Parent & Child			-			-	-	-
Employee & Spouse (or Partner)			-			-	-	-
Family			-			-	-	-
Employee Cost Sharing Contribution (enter as negative -)								
Subtotal			-			-	-	-
<b>GRAND TOTAL</b>	<b>5</b>		<b>113,955.00</b>	<b>5</b>		<b>115,255.00</b>	<b>(1,300.00)</b>	<b>-1.1%</b>

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

Yes
Yes



**Penns Grove Housing Authority**

For the Period: July 01, 2023 to June 30, 2024

**Complete the below table for the Authority's accrued liability for compensated absences.**

If no accumulated absences, check this box: ☐

Individuals Eligible for Benefit	Gross Days of Accumulated Compensated Absences per Most Recent Audit	Dollar Value of Accrued Compensated Absence Liability	Legal Basis for Benefit		
			Approved Labor Agreement	Resolution	Individual Employment Agreement
CATHERINA RUTLAND	53	\$ 21,536.00			
CAROLINA VALDEZ	40	\$ 8,829.00			
GAIL WALKER	32	\$ 6,470.00			
ALBERT SANCHEZ	23	\$ 4,577.00			
DAVID HEREDIA	20	\$ 3,120.00			
Total liability for accumulated compensated absences per most recent audit (this page only)		\$ 44,532.00			

<b>Total liability for accumulated compensated absences per most recent audit (this page only)</b>	<b>\$ 44,532.00</b>
--	---------------------





## Penns Grove Housing Authority

If no shared services, check this box: ☐

**Enter the shared service agreements that the Authority currently engages in and identify the amount that is received/paid for those services.**

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**2023 HOUSING AUTHORITY BUDGET  
FINANCIAL SCHEDULES SECTION**

# SUMMARY

Penns Grove Housing Authority  
For the Period: July 01, 2023 to June 30, 2024

	FY 2023 Proposed Budget					FY 2022 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
REVENUES								
Total Operating Revenues	\$ 1,657,163	\$ -	\$ 366,230	\$ -	\$ 2,023,393	\$ 2,005,244	\$ 18,149	0.9%
Total Non-Operating Revenues	1,100	-	-	-	1,100	122	978	801.6%
Total Anticipated Revenues	1,658,263	-	366,230	-	2,024,493	2,005,366	19,127	1.0%
APPROPRIATIONS								
Total Administration	533,472	-	24,300	-	557,772	524,552	33,220	6.3%
Total Cost of Providing Services	1,040,852	-	341,930	-	1,382,782	1,396,956	(14,174)	-1.0%
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXX	XXXXXXX	XXXXXXXXXX	XXXXXXXXXX	-	-	-	#DIV/0!
Total Operating Appropriations	1,574,324	-	366,230	-	1,940,554	1,921,508	19,046	1.0%
Total Interest Payments on Debt	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	-	-	-	#DIV/0!
Total Other Non-Operating Appropriations	-	-	-	-	-	-	-	#DIV/0!
Total Non-Operating Appropriations	-	-	-	-	-	-	-	#DIV/0!
Accumulated Deficit	-	-	-	-	-	-	-	#DIV/0!
Total Appropriations and Accumulated Deficit	1,574,324	-	366,230	-	1,940,554	1,921,508	19,046	1.0%
Less: Total Unrestricted Net Position Utilized	-	-	-	-	-	-	-	#DIV/0!
Net Total Appropriations	1,574,324	-	366,230	-	1,940,554	1,921,508	19,046	1.0%
ANTICIPATED SURPLUS (DEFICIT)	\$ 83,939	\$ -	\$ -	\$ -	\$ 83,939	\$ 83,858	\$ 81	0.1%

**Penns Grove Housing Authority**  
For the Period: July 01, 2023 to June 30, 2024

Page F-2

### Prior Year Adopted Revenue Schedule

**Penns Grove Housing Authority**

[illegible]



# Appropriations Schedule

Penns Grove Housing Authority  
For the Period: July 01, 2023 to June 30, 2024

## FY 2023 Proposed Budget

	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations	FY 2022 Adopted Budget	Total All Operations	All Operations	All Operations	\$ Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted
<b>OPERATING APPROPRIATIONS</b>											
<i>Administration</i>											
Salary & Wages	220,180		17,300		\$ 237,480	\$ 220,768	\$ 16,712			7.6%	
Fringe Benefits	143,117				143,117	138,444	4,673			3.4%	
Legal	40,000				40,000	40,000	-			0.0%	
Staff Training	12,900				12,900	12,900	-			0.0%	
Travel	15,800				15,800	9,800	6,000			61.2%	
Accounting Fees	17,015				17,015	16,680	335			2.0%	
Auditing Fees	5,700		4,000		9,700	9,700	-			0.0%	
Miscellaneous Administration*	78,760		3,000		81,760	76,260	5,500			7.2%	
Total Administration	533,472	-	24,300	-	557,772	524,552	33,220			6.3%	
<i>Cost of Providing Services</i>											
Salary & Wages - Tenant Services					-	-	-			#DIV/0!	
Salary & Wages - Maintenance & Operation	132,486				132,486	120,301	12,185			10.1%	
Salary & Wages - Protective Services					-	-	-			#DIV/0!	
Salary & Wages - Utility Labor	18,968				18,968	16,818	2,150			12.8%	
Fringe Benefits	78,445				78,445	78,196	249			0.3%	
Tenant Services	14,000				14,000	14,000	-			0.0%	
Utilities	422,381				422,381	401,613	20,768			5.2%	
Maintenance & Operation	267,116				267,116	342,980	(75,864)			-22.1%	
Protective Services	6,000				6,000	6,000	-			0.0%	
Insurance	72,306				72,306	72,306	-			0.0%	
Payment in Lieu of Taxes (PILOT)	24,150				24,150	22,222	1,928			8.7%	
Terminal Leave Payments					-	-	-			#DIV/0!	
Collection Losses	5,000				5,000	5,000	-			0.0%	
Other General Expense					-	-	-			#DIV/0!	
Rents			341,930		341,930	317,520	24,410			7.7%	
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	1,040,852	-	341,930	-	1,382,782	1,396,956	(14,174)			-1.0%	
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	-	-	-			#DIV/0!	
Total Operating Appropriations	1,574,324	-	366,230	-	1,940,554	1,921,508	19,046			1.0%	
<b>NON-OPERATING APPROPRIATIONS</b>											
Total Interest Payments on Debt	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	-	-	-			#DIV/0!	
Operations & Maintenance Reserve					-	-	-			#DIV/0!	
Renewal & Replacement Reserve					-	-	-			#DIV/0!	
Municipality/County Appropriation					-	-	-			#DIV/0!	
Other Reserves					-	-	-			#DIV/0!	
Total Non-Operating Appropriations	-	-	-	-	-	-	-			#DIV/0!	
TOTAL APPROPRIATIONS	1,574,324	-	366,230	-	1,940,554	1,921,508	19,046			1.0%	
ACCUMULATED DEFICIT					-	-	-			#DIV/0!	
TOTAL APPROPRIATIONS & ACCUMULATED DEFICIT	1,574,324	-	366,230	-	1,940,554	1,921,508	19,046			1.0%	
<b>UNRESTRICTED NET POSITION UTILIZED</b>											
Municipality/County Appropriation	-	-	-	-	-	-	-			#DIV/0!	
Other					-	-	-			#DIV/0!	
Total Unrestricted Net Position Utilized	-	-	-	-	-	-	-			#DIV/0!	
TOTAL NET APPROPRIATIONS	\$ 1,574,324	\$ -	\$ 366,230	\$ -	\$ 1,940,554	\$ 1,921,508	\$ 19,046			1.0%	

\* 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 \$ 78,716.20 \$ - \$ 18,311.50 \$ - \$ 97,027.70

Penns Grove Housing Authority

For the Period: July 01, 2023 to June 30, 2024

For the Period: July 01, 2023 to June 30, 2024

[illegible]

Penns Grove Housing Authority

For the Period: July 01, 2023 to June 30, 2024

For the Period: July 01, 2023 to June 30, 2024

[illegible]

# Prior Year Adopted Appropriations Schedule

Penns Grove Housing Authority

FY 2022 Adopted Budget					
	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations
<b>OPERATING APPROPRIATIONS</b>					
<i>Administration</i>					
Salary & Wages	\$ 203,468		\$ 17,300		\$ 220,768
Fringe Benefits	132,254		6,190		138,444
Legal	40,000				40,000
Staff Training	12,900				12,900
Travel	9,800				9,800
Accounting Fees	16,680				16,680
Auditing Fees	8,500		1,200		9,700
Miscellaneous Administration*	75,960		300		76,260
Total Administration	499,562	-	24,990	-	524,552
<i>Cost of Providing Services</i>					
Salary & Wages - Tenant Services					-
Salary & Wages - Maintenance & Operation	120,301				120,301
Salary & Wages - Protective Services					-
Salary & Wages - Utility Labor	16,818				16,818
Fringe Benefits	78,196				78,196
Tenant Services	14,000				14,000
Utilities	401,613				401,613
Maintenance & Operation	342,980				342,980
Protective Services	6,000				6,000
Insurance	72,306				72,306
Payment in Lieu of Taxes (PILOT)	22,222				22,222
Terminal Leave Payments					-
Collection Losses	5,000				5,000
Other General Expense					-
Rents			317,520		317,520
Extraordinary Maintenance					-
Replacement of Non-Expendible Equipment					-
Property Betterment/Additions					-
Miscellaneous COPS*					-
Total Cost of Providing Services	1,079,436	-	317,520	-	1,396,956
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXXXXXXXX	XXXXXXXXXXXXX	XXXXXXXXXXXXX	XXXXXXXXXXXXX	-
Total Operating Appropriations	1,578,998	-	342,510	-	1,921,508
<b>NON-OPERATING APPROPRIATIONS</b>					
Total Interest Payments on Debt	XXXXXXXXXXXXX	XXXXXXXXXXXXX	XXXXXXXXXXXXX	XXXXXXXXXXXXX	-
Operations & Maintenance Reserve					-
Renewal & Replacement Reserve					-
Municipality/County Appropriation					-
Other Reserves					-
Total Non-Operating Appropriations	-	-	-	-	-
<b>TOTAL APPROPRIATIONS</b>	1,578,998	-	342,510	-	1,921,508
<b>ACCUMULATED DEFICIT</b>					-
<b>TOTAL APPROPRIATIONS &amp; ACCUMULATED DEFICIT</b>	1,578,998	-	342,510	-	1,921,508
<b>UNRESTRICTED NET POSITION UTILIZED</b>					
Municipality/County Appropriation	-	-	-	-	-
Other					-
Total Unrestricted Net Position Utilized	-	-	-	-	-
<b>TOTAL NET APPROPRIATIONS</b>	\$ 1,578,998	\$ -	\$ 342,510	\$ -	\$ 1,921,508

\* 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 \$ 78,949.90 \$ - \$ 17,125.50 \$ - \$ 96,075.40

Penns Grove Housing Authority

**For the Period: July 01, 2023 to June 30, 2024**

For the Period: July 01, 2023 to June 30, 2024

[illegible]

If authority has no debt check this box: ☒

**Penns Grove Housing Authority**

[illegible]

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

	Moody's	Fitch	Standard & Poors
Average Rating	Baa1	Baa1	Baa1
Rating Spread	-	-	-
Rating Outlook	Stable	Stable	Stable
Rating Agency	Moody's	Fitch	Standard & Poors


## Standard & Poors

[illegible]

If no rating, type "Not Applicable".

## Penns Grove Housing Authority

Fiscal Year Ending in



# Net Position Reconciliation

Penns Grove Housing Authority  
For the Period: July 01, 2023 to June 30, 2024

## FY 2023 Proposed Budget

	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations
TOTAL NET POSITION BEGINNING OF CURRENT YEAR (1)	\$ 1,035,212.00	\$ -	\$ 81,239	\$ -	\$ 1,116,451
Less: Invested in Capital Assets, Net of Related Debt (1)	1,187,541				1,187,541
Less: Restricted for Debt Service Reserve (1)					-
Less: Other Restricted Net Position (1)			20,449		20,449
Total Unrestricted Net Position (1)	(152,329)	-	60,790	-	(91,539)
Less: Designated for Non-Operating Improvements & Repairs					-
Less: Designated for Rate Stabilization					-
Less: Other Designated by Resolution					-
Plus: Accrued Unfunded Pension Liability (1)	520,628				520,628
Plus: Accrued Unfunded Other Post-Employment Benefit Liability (1)					-
Plus: Estimated Income (Loss) on Current Year Operations (2)	83,858		-		83,858
Plus: Other Adjustments (attach schedule)					-
UNRESTRICTED NET POSITION AVAILABLE FOR USE IN PROPOSED BUDGET	452,157	-	60,790	-	512,947
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	\$ 452,157	\$ -	\$ 60,790	\$ -	\$ 512,947
(4)					

(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

(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.



**2023**

**Penns Grove Housing Authority**

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(Housing Authority Name)

**2023 HOUSING AUTHORITY  
CAPITAL BUDGET / PROGRAM**

# 2023 CERTIFICATION OF AUTHORITY CAPITAL BUDGET / PROGRAM

**Penns Grove Housing Authority**

(Housing Authority Name)

**Fiscal Year: July 01, 2023 to June 30, 2024**

*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 Penns Grove Housing Authority, on April 05, 2023.

☐ It is hereby certified that the governing body of the Penns Grove 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 Penns Grove Housing Authority, for the following reason(s):

<b>Officer's Signature:</b>	
<b>Name:</b>	CATHERINA RUTLAND, PHM
<b>Title:</b>	EXECUTIVE DIRECTOR
<b>Address:</b>	40 SOUTH BROAD STREET PENNS GROVE, NJ 08069
<b>Phone Number:</b>	856-299-0101
<b>Fax Number:</b>	856-299-6736
<b>E-mail Address:</b>	crutland@pennsgroveha.org

# 2023 CAPITAL BUDGET/PROGRAM MESSAGE

Penns Grove Housing Authority

**Fiscal Year: July 01, 2023 to June 30, 2024**

*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).

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

*Provide additional documentation as necessary.*

# Proposed Capital Budget

Penns Grove Housing Authority  
For the Period: July 01, 2023 to June 30, 2024

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

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

Penns Grove Housing Authority  
For the Period: July 01, 2023 to June 30, 2024

Fiscal Year Beginning in

	Estimated Total Cost	Current Budget Year 2023	2024	2025	2026	2027	2028
<i>Public Housing Management</i>							
	\$ -	\$ -					
	-	-					
	-	-					
	-	-					
Total	-	-	-	-	-	-	-
<i>Section 8</i>							
	-	-					
	-	-					
	-	-					
	-	-					
Total	-	-	-	-	-	-	-
<i>Housing Voucher</i>							
	-	-					
	-	-					
	-	-					
	-	-					
Total	-	-	-	-	-	-	-
<i>Other Programs</i>							
	-	-					
	-	-					
	-	-					
	-	-					
Total	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

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

Penns Grove Housing Authority  
For the Period: July 01, 2023 to June 30, 2024

	Estimated Total Cost	Funding Sources				
		Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Capital Grants	Other Sources
<i>Public Housing Management</i>						
<div></div>	\$ -					
<div></div>	-					
<div></div>	-					
<div></div>	-					
Total	-	-	-	-	-	-
<i>Section 8</i>						
<div></div>	-					
<div></div>	-					
<div></div>	-					
<div></div>	-					
Total	-	-	-	-	-	-
<i>Housing Voucher</i>						
<div></div>	-					
<div></div>	-					
<div></div>	-					
<div></div>	-					
Total	-	-	-	-	-	-
<i>Other Programs</i>						
<div></div>	-					
<div></div>	-					
<div></div>	-					
<div></div>	-					
Total	-	-	-	-	-	-
<b>TOTAL</b>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Total 5 Year Plan per CB-4	<u>\$ -</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.