



**PRINCETON MUNICIPAL
AFFORDABLE HOUSING BOARD
MEETING MINUTES
February 9, 2021 – By Zoom**

The regular meeting of the Princeton Affordable Housing Board was called to order by Chair Kate Warren at 5:30 pm. She recited the announcement in compliance with the Open Public Meetings Act *“In compliance with Chapter 231 of the Public Laws of 1975, adequate notice of this meeting has been provided as required by the Open Public Meetings Act. Notice was provided of the date, time and location of this regular meeting by posting a copy with the Clerk’s Office and by emailing copies to the Princeton Packet and the Town Topics.”*

ROLL CALL

Present: Dosier Hammond, Maria Juega, Lex Kochmann, Lance Liverman, Mary Agnes Procaccino, Colin Vonvorys, Kate Warren, Dwaine Williamson
Excused: Carol Golden
Quorum: 7

Also present: Maureen Fullaway (PAH), Ed Schmierer, Esq., Ed Truscelli, (PCH), Claribel Santiago (PCH) and Gabby Michel, Matthew Mleczko (Princeton University)

Public Comments – None

APPROVAL OF MINUTES

A motion to approve the minutes dated January 12, 2021 as amended was made first by Mr. Hammond seconded by Councilman Williamson, all in favor by voice vote.

STATUS REPORTS

PCH Development Corporation (PCH)

Ms. Santiago reported on vacancies, applications and availability of units managed by PCH.

Chair Warren asked about the two vacant Palmer Square units; the studio does not qualify for credit, but the moderate-income unit does. Chair Warren asked whether the studio was held to the same standards since we do not receive credit. Mr. Schmierer opined that all the Palmer Square units enrolled in the affordable housing program agreed to follow the same rules. He is waiting for information from the title company to further review. There are ten deed restricted affordable units in Palmer Square, but only 2 units receive credit. Mr. Hammond stated that he would like to know if applicants in the Palmer Square units are denied due to credit or criminal background checks.

Mr. Truscelli said that waiting lists administered by PCH are supposed be updated annually; Mr. Truscelli’s team is working on updating all their lists. He says that about 20% of households applied and qualified for multiple units in different developments.

Community Grants & Planning (CGP)

Ms. Fullaway reported on vacancies, applications and availability of units managed and reported by CGP. Ms. Fullaway stated that Megan York, CGP Manager, reports that the 5,983 people reported on CGP’s wait list are all for Princeton Avalon units. From this list, there are 1,411 who live or work in Region 4, and who would have priority. CGP purges their list annually. For new construction, we will have to follow affirmative



marketing plans adopted by Council. Waiting lists and applications cannot be transferred to new developments; applicants must submit an application. We can prepare the applicants to help them be credit ready and inform them once the list is open, they can submit their application. We want the applicants to know they have to apply for any new units and are not automatically included on another development's list.

Princeton Affordable Housing – Maureen Fullaway

Ms. Fullaway reported on the sales units.

- 38 Billie Ellis will be purchased and then renovated to sell
- 31 Billie Ellis is under contract; buyer is waiting for mortgage approval
- 414 Brick House Road is under contract; estimated closing date is February 26; sold for \$76,000. Buyer reported a number of items that needs to be replaced. Owner wants the Municipality to take these costs into consideration when splitting the appreciation; Ms. Fullaway will discuss with Mr. Schmierer
- 213 & 225 Brick House Road, we own, contractors are ready to repair
- 274 Griggs Drive, no change. Ms. Fullaway does not know how to reach owner in Haiti. Per Mr. Schmierer, as soon as we find out the owner is not residing in their unit, they are in violation of their deed restriction. Owner can give a relative power of attorney to sell the unit. Per Ms. Fullaway the property taxes & HOA fees are current; not sure if the utilities are being paid.

Chair/Vice–Chair Status Reports

Chair Warren would like to recognize Christy Peacock who recently passed away. Ms. Peacock was instrumental in administering Princeton's Affordable Housing programs. Chair Warren had a preliminary discussion with Municipality about planting a tree in her honor with a plaque; cost is approximately \$500. We would have to raise funds for this recognition. Mr. Liverman offered to donate \$500 on behalf of the Board; other members also want to contribute. Chair Warren will contact municipality to confirm details for cost to plant the tree.

Credit Counseling Pilot Program

Mr. Truscelli summed the marketing proposal for the Financial Counseling Program. Princeton Community Housing (PCH) will get word out on the availability of credit counseling provided by ISLES. The pilot program will include residents and wait listed applicants at Merwick Stanworth and Princeton rentals administered by PCH. PCH is willing to participate to assist in contacting these residents electronically and by paper mail where email addresses are not available. PCH is already providing a number of other resources during the pandemic and additional responsibilities may be problematic. Initial marketing of the financial counseling program will be added to their activities at no additional cost as long as it can be done electronically; however, if the pilot is successful and PCH can take on additional responsibilities, their Administrative Agent agreement will need to be re-negotiated. Per Ms. Kochmann, *Habitat for Humanity* has a similar program, *Almost Home*, that assists future and potential partner families. That counseling is done by email and by remote meetings.

PCH will handle the initial marketing of the pilot financial counseling program and ISLES will provide the counseling itself. Ms. Juega asked Mr. Truscelli if PCH is willing to be point person for questions, linkage and information for interested parties. Mr. Truscelli said he did not know if it can be done without cost; this is additional work for PCH and he will further discuss with his team. There was discussion who can handle the screening and questions residents may have. Mr. Liverman suggested Ms. Juega discuss this with the task force that includes the Human Services and Civil Rights Commissions and come up with solution. It was



also suggested we ask ISLES if they can handle the questions. Per Ms. Juega, she will ask ISLES if they are able and willing and what the cost would be. Ms. Fullaway will follow up with Mr. Truscelli.

Standards of eligibility need to be created prior to launch. Chair Warren suggested Ms. Juega meet with the task force to discuss issues and come up with possibilities. Per Mr. Hammond, those who live in the pilot sites or on their waiting list are eligible to participate; PCH can identify the residents. ISLES can verify eligibility with list of addresses from Mr. Truscelli. Per Ms. Juega, applications have to be completed, reviewed, determined eligible and forwarded to ISLES for counseling services. Mr. Truscelli will consider the additional role and further discuss with Ms. Fullaway. Chair Warren suggested Ms. Juega further discuss potential issues with the task force.

Chair Warren asked Mr. Truscelli to confirm her understanding that PCHDC is the contracted Administrative Agent and will reach out to Mr. Truscelli as to the difference between corporate entities Princeton Community Housing Development Corporation and PCH.

Closed Session

The motion to move into Closed Session at 6:30 pm was first moved by Councilman Williamson seconded by Mr. Liverman, all in favor by voice vote.

The public session re-opened at 6:31 pm.

PCH 2020 Proposal

2021 Administrative Agent Services Proposal

The motion to accept Princeton Community Housing Development as the 2021 Administrative Agent was first made by Ms. Procaccino, seconded by Councilman Williamson

Roll call in favor: Hammond, Juega, Kochmann, Liverman, Procaccino, Vonvorys, Williamson, Warren
Opposed: None

Financial Counseling Services

Ms. Fullaway reported that she received two proposals: ISLES and Financial Coaching of NJ Citizens' Action. Once the vendor is chosen, the program will be approved and can be launched. There was further conversation on how the application process will take place. Mr. Hammond stated that he participated in the discussions with the task force; work and targeted population is clear, the main consideration is, will there be enough participants to sign up. He opined there needs to be an application process. We need to wait and see if PCH is willing to accept the work and what costs will be. Mr. Hammond stated if PCH does not accept the role, we need an intake person.

Ms. Procaccino commented that the Housing Stability Coalition hosted a counseling program a few years back at various locations, food was supplied and they only had 2 – 6 people participate. Chair Warren stated that this proposal is to launch this program.

Ms. Juega proposed to approve the Credit Counseling Pilot Program with eligibility limited to Affordable Housing residents and wait-listed applicants at Merwick Stanworth and Princeton affordable rentals administered by PCHDC. Ms. Juega further proposed we select ISLES to provide counseling services based on their proposal for the cost of \$5,000, and further proposed we request that PCHDC provide one proposal for initial electronic marketing and an additional proposal to provide screening and handover process to ISLES at a cost to be determined.



There were deliberations regarding the Financial Counseling proposals. Mr. Liverman agreed with what Ms. Juega was proposing with the exception of the piece regarding PCHDC. PCHDC was not aware of the additional proposed responsibilities beyond initial marketing, and they need to further discuss with their team to see if they can take on additional responsibilities. Ms. Juega’s response was that her proposal is to ask PCHDC for a cost proposal for additional responsibilities beyond the initial marketing of the program. Chair Warren requested clarification; she would like the proposal to be strictly for the pilot program, not for future developments; only include pilot sites; we should add the statement “*should pilot be successful, then we can open up to future developments.*”

There was continued discussion on PCHDC’s role in Ms. Juega’s proposal. Per Ms. Fullaway, we need to decide which organization will handle the counseling; ISLES or Financial Coaching of NJ Citizens’ Action. Ms. Juega’s proposal was to accept ISLES as the vendor to provide counseling services. Chair Warren asked Mr. Schmierer for clarification; should there be two votes; 1) for proposal to retain ISLES to do financial counseling and, if it passes; 2) to request a cost proposal from PCHDC to handle inquiries from the public, screening applicants and implementing a hand over process to ISLES. These additional responsibilities will require an amendment to PCHDC’s Administrative Agent contract. Mr. Schmierer opined Ms. Juega’s proposal is to implement the credit counseling program and incorporated in her proposal was to hire ISLES. The Board can vote, “*as outlined by Ms. Juega, we move forward and hire ISLES to implement the program*”. PCHDC, is an element of the proposal; however, if they do not agree to take on the responsibilities, we would have to find someone else to handle the work.

Mr. Liverman made the motion to approve that proposal, motion seconded by Ms. Procaccino

Roll call in favor: Hammond, Juega, Kochmann, Liverman, Procaccino, Williamson, Warren
Opposed: Vonvorys

Chair Warren suggested to Ms. Juega that when notifying the task force committee, she to also notify their chairs; Ms. Juega agreed. Mr. Liverman suggested that if PCHDC cannot assist, that they contact the Clerk’s office and ask them to screen the applications.

Other Business

Board Expansion

The draft ordinance to expand the Board is already before the Council for vote.

Board Goals

2021 goals have previously been discussed. Councilman Williamson explained how the Council is currently reviewing the BCC’s goals. Ms. Fullaway will submit the Board’s 2021 goals to Councilman Williamson a-to be reviewed by Council.

The motion to approve the 2021 goals submission to Councilman Williamson was first made by Ms. Procaccino, seconded by Mr. Liverman, all in favor by voice vote.

Vice–Chair’s Report

Chair Warren thanked Mr. Hammond for working with her to become current with Board-activities.

Mr. Hammond reported on the People’s Bill, it was brought up again by Governor Murphy; it will be discussed with the Senate; it was approved by the Assembly and Committee. The People’s Bill will assist



with evictions and foreclosures in the state; during the state of emergency, residents cannot be foreclosed or evicted. Once out of emergency, landlords have within 30 or 60 days to begin the eviction process.

Mr. Hammond reported that he has been working with Legislative and Best Practices Subcommittees. He reached out to Housing and Community Development Network of NJ for assistance with the bills they are reviewing for best practices. Two bills regarding credit checks and other criminal background checks are at a standstill; we need to figure out how to active them again.

Mr. Hammond reported that he met with RPM to discuss how they run background checks without a credit check and social security number; Mr. Hammond said they review other methods of payment. RPM does not operate under HUD rules; PCH and PHA both operate under HUD rules. We need to figure out what flexibility, if any, there is in HUD rules; he will discuss with other groups.

The Uniform Housing Administrative Controls (UHAC) rules are out dated and are supposed to be reviewed and revised every two years. Chair Warren will speak with Matt Mleczko to see if he can assist with research. We also need to find out who has jurisdiction.

Chair Warren brought up a previous discussion: Can this Board legally create a policy that any homeowner requesting a loan from the Municipality be required to participate in credit counseling before a loan can be approved. This will be further discussed at another time.

ADJOURNMENT

The motion to adjourn the meeting at 7:05 pm was first moved by Mr. Vonvorys seconded by Mr. Hammond, all in favor by voice vote.

Respectfully submitted by:

Julie M. Moy
Recording Secretary