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April 22, 2020

Deidre L. Webster Cobb, Esq.
Chair/Commissioner
State of New Jersey
Civil Service Commission
P.O. Box 317
Trenton, New Jersey 08625-0317

Re: City of Hoboken Layoff and Demotion Plan

Dear Commissioner Cobb:

Please be advised that this firm represents the Hoboken Municipal Supervisors Association, ("HMSA"), with respect to matters pertaining to their employment, including targeted layoffs of various members pursuant to the layoff plan submitted by the City on or about January 15, 2020, and as amended on or about April 17, 2020¹. Approximately half of the targeted positions are

¹It is noted that all positions subject to the City's layoff plan are occupied by union members, and all targeted positions are occupied by members who fall within the protections of, *inter alia*, federal and/or State age discrimination laws. See, N.J.S.A. 10:5-1 et. seq. (NJLAD) and 29 U.S.C.A 621, et seq. (Age Discrimination in Employment Act).

occupied by HMSA members. On behalf of these union members, the within, along with the attached certification of counsel and HMSA President Anthony Ricciardi, are respectfully submitted for the agency's consideration. By this submission, my client does not waive any defenses or claims relative to any layoff appeal(s) that may be filed.

LEGAL ARGUMENT

WITH RESPECT TO TARGETING LAYOFFS, THE CITY FAILED TO "TURN SQUARE CORNERS" WITH THE MEMBERS OF HMSA

As set forth in Sellers v. Board of Trustees of the Police and Firemen's Retirement System, 399 N.J.Super. 51 (App.Div.2008), there is an equitable principle that applies to all government action. It is called the "turn square corners" doctrine. The court in Sellers, supra., noted:

...In numerous circumstances, the courts have said that the government must "turn square corners" in its dealings with others, and "comport itself with compunction and integrity." F.M.C. Stores Co. v. Borough of Morris Plains, 100 N.J. 418, 426-27, 495 A.2d 1313 (1985). As our Supreme Court has written, "even with respect to public entities, equitable considerations are relevant in evaluating the propriety of conduct taken after substantial reliance by those whose interests are affected by subsequent actions." Skulski v. Nolan, supra, 68 N.J. at 198, 343 A.2d 721.

It is well-settled that a public employer must turn square corners with its employees in all aspects of employment which

would, therefore, encompass the City's submission of a layoff plan to the Civil Service Commission. It is my client's contention, however, that that was not done in a number of respects and that, as a result, if such inequity were permitted to proceed, approximately 26 long-time Hoboken employees will be left unemployed and without medical and health benefits. This is unfair, and unnecessary, as demonstrated below.

I.

**THE CITY DID NOT SATISFY MANDATORY PRE-LAYOFF STATUTES
AND REGULATIONS**

A.

The City's Layoff Plan is Violative of N.J.S.A. 11A:5-10, "Hearing on Dismissal of Veteran" and Other Statutes and Regulations that Mandate PRE-LAYOFF Requirements as to Veterans. There are Three Veterans of the City's Layoff List: Al Dineros (Purchasing Department), William DeAngelo (Parks and Recreation) and James Petrillo (Parks and Recreation)

Al Dineros, William DeAngelo, and James Petrillo are listed on the City's amended layoff list as positions targeted for layoffs. Mr. Dineros is a disabled veteran of our United States military and classified as such by the Civil Service Commission. **Exhibit B.** Mr. DeAngelo and Mr. Petrillo are also veterans, classified as such by the Civil Service Commission. Accordingly, these individuals are afforded specific PRE-layoff rights as per Civil Service statutes and regulations. See, N.J.S.A. 11A:5-9, "Preference to veterans in layoffs." The statute states,

When a layoff occurs, preference shall be given first to a disabled veteran and then to a veteran; but the preference shall apply only where the disabled veteran or veteran has seniority in title equal to that of a nonveteran also affected by the layoff.

Further, however, as per State law, before any department head shall dismiss a veteran, such department head must show cause before the Civil Service Commission why such veteran should not be retained, at which time such veteran or veterans may be privileged to attend. The Civil Service Commission shall be the sole judge of the facts constituting such qualification. N.J.S.A. 11A:5-10, "Hearing on Dismissal of Veteran." The statute states,

Before any department head shall dismiss any veteran, as provided in N.J.S. 11A:5-9, such department head shall show cause before the Civil Service Commission why such veteran should not be retained, at which time such veteran or veterans may be privileged to attend. The Civil Service Commission shall be the sole judge of the facts constituting such qualification.

Accordingly, under Civil Service statutes, a veteran is protected when there is a reduction in force or an abolition of jobs. There is no evidence contained within the City's layoff plan indicating that the City made any effort to protect the veteran rights of Mr. Dineros, Mr. DeAngelo or Mr. Petrillo via a hearing, although such hearings are mandated by statute.

Finally, Mr. Dineros, Mr. DeAngelo and Mr. Petrillo are also protected via statutory veterans' rights. See, N.J.S.A. 38:16-1.

"Removal of Certain Person Without Hearing Prohibited." The statute states, in salient part,

No person now holding any employment, position or office under the government of this State, or the government of any county or municipality, ... and receiving a salary from such State, county or municipality, ... who has served as a soldier, sailor, marine or nurse, in any war of the United States, or in the New Jersey State militia during the period of the World War, or who served as a member of the American Merchant Marine during World War II and is declared by the United States Department of Defense to be eligible for federal veterans' benefits, and has been honorably discharged from the service of the United States or from such militia, or from such merchant marine service, prior to or during such employment in or occupancy of such position or office, shall be removed from such employment, position or office, except for good cause shown after a fair and impartial hearing, but such person shall hold his employment, position or office during good behavior, and shall not be removed for political reasons.

This statute, as with those Civil Service statutes cited, provide for a hearing before a veteran may be removed. That was not done here as confirmed by the City's layoff plan which fails to address that the City's statutory obligations have been met. The City's violation of veteran statutes will therefore result in these three veterans unlawfully losing their jobs if the layoff plan remains approved by the CSC.

B.

PRE-LAYOFF, the City Failed to Separate Non-Permanent Employees or to Otherwise Offer Alternate Employment to Those Targeted with Layoffs as Required by Law.

The overall goal of the Civil Service Act as to layoffs, is to give priority and protection to permanent employees. To this extent, Civil Service statutes mandate that the public entity employer take certain actions pre-layoff to lessen the possibility, extent or impact of layoffs by implementing pre-layoff actions, "which may include, but are not limited to: 1. Initiating a temporary hiring or promotion freeze; 2. Separating non-permanent employees; 3. Returning provisional employees to their permanent titles; 4. Reassigning employees; and 5. Assisting potentially affected employees in securing transfer or other employment." N.J.S.A. 11A:8-2(a), "Pre-Layoff Actions," (Emphasis added), see, also, N.J.A.C. 4A:8-1.2, "Alternatives to Layoffs."

In the City's layoff plan, the City submitted that, "It is not anticipated that dismissing provisional and/or non-permanent employees will result in significant savings for the City." (Layoff Plan, page 4) This position is irrelevant as the City is mandated, by statute, to separate provisional and non-permanent employees before instituting layoffs of permanent employees. N.J.S.A. 11A:8-2, supra. This is not discretionary, but a required option before separating permanent employees. In this regard,

there are a number of provisional positions in the City's employ that were not separated and are also not targeted for layoff including the following: Michael Kraus, provisional personnel officer; Jason Freeman, "Confidential Aide to the Mayor" and Caleb Stratton, Assistant Business Administrator.

Even if the City takes the position that such provisional positions are necessary, by law, they must first be offered to permanent career employees. See, Communications Workers of America, AFL-CIO v. New Jersey Department of Labor and Industry, 191 N.J.Super. 1 (App.Div.1983), (the court held that the Civil Service Commission's decision to provide for permanent employees to be given the option of filling any provisional or probationary position, in lieu of terminating provisional and probationary employees, was not unreasonable to avoid disruption of the agency while at the same time affording priority and protection to permanent employees.).

Finally, to the extent the City's part-time employees are non-permanent, they too must be separated as a mandatory pre-layoff action. This was not done although there are a number of part-time employees in Sanitation, Community Development, and Recreation.

II.

THE LAYOFF PLAN SUBMITTED TO THE CSC DELIBERATELY OMITTED RELEVANT FACTS THAT CONTRAVENE THE CITY'S POSITION AS TO THE NECESSITY OF LAYOFFS.

A.

A Change to NJDirect 10 Would Provide the City with a
Savings of Over Five Million Dollars; a Change of the
City's Prescription Plan Carrier would Increase the Savings
to a Total of Over Nine Million Dollars.

Preliminarily, it is noted that the City has not yet introduced, let alone passed, a budget justifying the proposed layoffs. Further, financial documents establish that there is a 16 million-dollar surplus from 2019. See, Annual Financial Statement Fund Balances for both the City and the Parking Utility Fund, showing fund balances of \$14,562,078.94 and \$2,033,232.57, respectively². **Exhibit C.**

Further, the City's analysis of costs savings of changing to the State Health Benefits Plan is both inaccurate and deficient as incomplete. While the City provided with its layoff submission a Memo to the unions dated November 6, 2019, (Layoff Plan, Addendum D), as to health care changes discussed with the unions, it failed to provide the following information regarding events occurring

² These documents had not yet been filed with the New Jersey Department of Community Affairs at the time of the City's submission of the layoff plan in January, 2020.

subsequent thereto, and prior to submission of the "amended" layoff plan:

On February 10, 2020, the City abruptly rescinded its final offer of November 6, 2019, stating that moving to the State Health Benefits Plan would not result in cost savings for the City. **Exhibit D.** This statement was later contravened by City officials at the March 3, 2020 City council meeting where City officials stated that there would be cost savings of approximately \$6,000,000 by moving to this plan. See, <https://hudsoncountyview.com/hoboken-employees-put-bhalla-admin-on-blast-before-council-pushes-for-new-insurance-plan/>³

Further, in response to the City's revocation of its last offer, on February 11, 2020, the HMSA forwarded correspondence citing to, *inter alia*, escalating broker fees as cause for increases to health benefits, confirming savings that would be achieved by changing to the State Health Benefits Plan, and finally, referencing a January 28, 2020 meeting with City administrators who requested assistance with getting all unions "on board" with the NJDirect 10 plan. **Exhibit A.** Only two weeks after this meeting, and without notification to HMSA, the City pulled the plug on NJDirect 10. **Exhibits A and D.**

³HMSA will be providing to the CSC a DVD of the entire meeting.

At conceded at the City's March 3, 2020 Council meeting, and as demonstrated by the attached analysis of medical and health plans, the City would save five million dollars by changing to NJDirect 10. **Exhibit E.** Further, if the City's prescription plan is changed to CIGNA, the City's savings increase to a total of over nine million dollars. **Exhibit E.** Two unions have already voted in favor of such changes; other unions had yet to vote at the time of the layoff plan's submission to the CSC for COVID and other reasons.

The almost 9 million dollars in savings achieved by a change to NJDirect 10 and CIGNA far outweigh the savings the City attempts to achieve thorough layoffs of approximately 30 positions. The salaries for those positions total approximately \$2.2 million. **Exhibits F and G.**

Not only are there significant changes by changing to NJDirect 10 and Cigna, but other monies could be made available in the interests of saving jobs. According to the City's Annual Debt Statement, filed with the New Jersey Department of Community Affairs on or about January 31, 2020, over \$111 million dollars has been allocated for "open space debt," specifically, for the acquisition of land and the development of parks - a non-revenue producing expenditure. **Exhibit H, page 8.** The moneys allocated could, instead, be allocated to preserve the jobs of City employees who have served the City for many years.

Relevant to the within economic discussion is the City's debt "authorized but not issued," (non-revenue producing expenditures), as set forth in the City's Annual Debt Statement:

Z94 Various Parcels of Land	\$17,454,000.00
Z503 Real Property Open Space Expansion	4,949,000.00
B113 Northwest Resiliency Park	18,088,000.00

Exhibit H, page 5.

Had the City submitted all documentation relevant to a layoff analysis, it would have shown that there is no economic basis for the layoffs. Such documentation would have similarly shown that there are no efficiency reasons for the layoffs.

B.

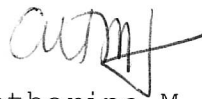
Funding for the Mayor's "Office Constituent Services," to which Two Political Appointments were Made, is an Unnecessary Expenditure, as is the Newly Created "Engineering" Department.

In its layoff plan, the City failed to reveal that at the very same time it sought approval for layoffs of long-term City employees, it created, and funded \$96,000 to a new department within the Mayor's office called the "Office of Constituent Services." This department was created solely to provide employment to two individuals politically connected to the Mayor: Migdalia Pagan Milano, who served as the Mayor's election campaign advisor and also ran on the Mayor's ticket, although defeated; the other, Caroline Caulfield, a former aide to Senator Cory Booker.

CONCLUSION

By Civil Service statutes and regulations, the City must afford priority and protection to permanent employees, not unclassified and/or provisional employees and must base layoff decisions on all economic evidence. The City also must take pre-layoff actions to protect its permanent employees and veterans. As the record shows, this was not done. Further, the cumulative record shows that the City's layoff plan is a mere recitation of economy or efficiency, predicated upon a faulty and deficient submission. For these reasons, the Commission's approval of the layoff plan must be revoked.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'C. Elston', with a stylized flourish extending from the end.

Catherine M. Elston

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Attorneys for Plaintiff John Robbins

In the Matter of
City of Hoboken Layoffs

STATE OF NEW JERSEY

CIVIL SERVICE COMMISSION

SUBMISSION OF HOBOKEN
MUNICIPAL SUPERVISORS
ASSOCIATION IN SUPPORT
OF REVOCATION OF LAYOFF
PLAN

CERTIFICATION OF COUNSEL

I, Catherine M. Elston, hereby certifies and says:

1. I am an attorney at law and the attorney principally charged with the handling of this matter. This certification is made in support of the Hoboken Municipal Supervisor Association's submission to the Civil Service Commission relating to the City of Hoboken's layoff plan and amended layoff plan.

2. Attached are true and complete copies of the following:

Exhibit A: Certification of Anthony Ricciardi, President, Hoboken Municipal Supervisor's Association, dated April 22, 2020, with attached email

Exhibit B: Civil Service "Notice of Eligibility" for Al Dineros

Exhibit C: City of Hoboken Annual Financial Statements, "Post Closing Fund Balances" "as at December 31, 2019"

Exhibit D: Memo to Ricciardi from City of Hoboken, dated February 10, 2020

Exhibit E: Change of Carrier Analysis, HMSA, with supporting documentation

Exhibit F: Salaries of Hoboken employees, 2020

Exhibit G: HMSA Worksheet, total salaries of those targeted for layoffs

Exhibit H: City of Hoboken Annual Debt Statement, filed January 31, 2020

I certify that the foregoing statements made by me are true.
I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

C. ELSTON & ASSOCIATES, LLC
Attorneys for Hoboken
Municipal Supervisors
Association

By: 
Catherine M. Elston

DATED: April 22, 2020

C. ELSTON & ASSOCIATES, LLC

Attorneys at Law

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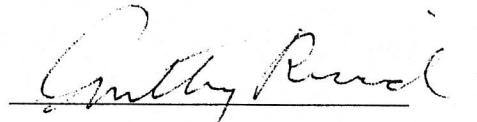
April 22, 2020

Commissioner Deidre L. Webster Cobb, Esq.
New Jersey State
Civil Service Commission
P.O. Box 317
Trenton, New Jersey 08625-0317

I, Anthony Ricciardi, of full age, certifies and says:

1. I am Chief Clerk of Transportation and Parking, Hoboken Parking Utility. I am also President of the Hoboken Municipal Supervisors Association, "HMSA." I make this certification in support of the HMSA's submission to the New Jersey State Civil Service Commission contesting the City's layoff plan and amended layoff plan.
2. On February 12, 2020, I forwarded the attached email, **Exhibit A**, to Business Administrator Stephen Marks. Also copied were Mayor Ravi Balla, Assistant Business Administrator Jason Freeman, Chief of Staff John Allen, and Brian Aloia, City corporate counsel.

I certify that the forgoing statements made by me are true. I am aware that if any of the foregoing statements made by me are wilfully false, I am subject to punishment.



Anthony Ricciardi,

President,

Hoboken Municipal Supervisors Association

HOBOKEN MUNICIPAL SUPERVISORS ASSOCIATION

I am in receipt of your email pertaining to the rescinding of the administrations "Last Proposal" from November 2019. I would like to respond based on my recollection of the time of events.

In March of 2019 we had preliminary discussions about the HMSA union contract which expired in 2017. Both the HMSA (myself and Joel Mestre) and the administrations negotiating team of Business Administrator Stephen Marks, Assist Chief of Staff Jason Freeman and Corporation Counsel Brian Aloia met to discuss preliminary negotiations. When discussing numerous line items the main concerns were health benefit premiums and salary wages. During that time, it was suggested from the HMSA if we can opt out of self-insured benefits and move to the New Jersey State health benefits plan. We were told that it was not feasible to move into state plan based on actuary's review. The reason why it was suggested to opt out of the plan is because in 2015 city was in negotiations with St Mary Hospital/Hoboken University because of the hospital opting out of accepting Blue Cross Blue Shield, which was currently what city employees were contracted with. In order to save the Hospital and the city's obligation for the bonding of the hospital, the administration of Former Mayor Dawn Zimmer requested its employees to move into a self-insurance plan and help save the city and the hospital millions of dollars in the process. Reluctantly the unions agreed and moved into a self-insurance plan.

As you are aware, when we went into self-insured under United Health Care and Aetna insurance premiums skyrocketed. We then switched into the Cigna plan and that premiums have continued to escalate right up through the present day. Additionally, brokerage fees being paid to UMR, IAA and Fairview Associates over the years to administer benefits has contributed to the escalating fees. Over the summer of 2019 the administration gave the HMSA a spread sheet that showed what the premiums would be for the NJ Direct 10 plan which was quoted from the Administration's own Brokers and the premium cost for 2019 was \$14,882,505.62 which you stated the the actuary felt the best option was to stay in the current plan. The administration presented an alternative benefits package of the "Gold Plan" and the "HSA Bronze Plan". To begin with the two plans presented were not equal or better as the current plan we are currently in. A proposal was presented from the Administration in August and September of 2019 for the option of the "Gold plan and the HSA Bronze plan and was voted down by the membership. Afterwards there were minor discussions between the two parties and a proposal was sent to the HMSA on November 6th 2020 with changes that were less proposed from the previous proposal in September 2019 as a "last Offer". In that proposal is was stated that if there is no agreement that the city would seek mediation by the end of 2019. The HMSA and the administration had no further discussions knowing that a lesser proposal would not be voted on as it was a take it or leave it proposal.

During the time of the administration proposal from September 2019 the administration had all non-union members join the HSA Bronze plan and their members were rewarded with free health care by not obligating their members to pay chapter 78 contributions during the time period from September 2019 thru December 2019. The unions (Civil Service Classified members) were not offered any relief during this time. This shows how the administration started to not negotiate in good faith with the collective bargaining units with their "Last offer" take it or leave it proposal in November 2019. Also to be noted that a few non-union members have opted out of the HSA plan to their spouses plan and some non-union members have been stating their displeasure of the HSA plan itself.

During a council meeting in December 2019 Business Administrator Stephen Marks made a statement to the council that there may be a \$6,500,000.00 deficit for the year 2019. There was never any discussion during negotiations of what the dollar figure was for any deficit in 2019. Once I heard that comment made, over the next few weeks I was inquiring to the NJ State Health Benefits representatives to see if it was possible to get a quote for their premiums thru their Direct 10 plan. I was told that I need to go thru city representatives to get a quote. I Requested Jason Freeman on January 6th, 2020 to have our brokers contact the state to get a quote for the premiums for the NJ Direct 10 plan. Mr. Freeman immediately contacted Fairview Associates and requested them to get a quote for the state plan. Also a proposal was given to Jason Freeman to review and to respond with any feedback.

On January 17th, 2020 you received a letter from Fairview Associates with a quote for the NJ Direct 10 Plan and it was not forwarded to me until January 27th, 2020 after I sent an email to request the quote which you had in your possession. During that time, a layoff plan was sent to the NJ State Civil Service Commission on January 15, 2020 with no communication between any of the bargaining units and without the Hoboken Governing body, knowing that the Fairview quote was going to be received within days of sending out the notice for the layoff plan.

In that quote from Fairview Associates, the premiums for the state plan for 2020 dropped \$1,789,871.62 less from \$14,882,505.62 in 2019 to \$13,092,634.00 for the health benefits package. Fairview Associates stated that self-insurance claims for 2019 totaled \$23,920,271.40 and additional costs from IAA for \$3,846,947.00 bringing the estimated total of \$27,767,218.40 for 2019. In Fairview Associates letter, it states that the premiums for self-insured would be estimated at \$16,424,078.00 for the year 2020 with absolutely no backup documentation to make such a claim. I am not comfortable with their claim that with health care premiums escalating over the last five years of being in a self-insured program with premiums at a record number of approximately \$27,767,218.40 and the administration professing actuaries proposing a 7.5% increase of premiums for 2020, that Fairview Associates claim that premiums will drop to \$16,424,078.00, contradicts the actuary's claim of a 7.5% increase for health benefits. If we moved to the state plan on January 1, 2020 we would have been charged a hard cap number of approximately \$13,092,000.00 (as quoted from Fairview) that can be budgeted comfortably without exorbitant escalating premiums and with the stability of the state plan premiums versus the rising costs of self-insured plan, the city could have been saving an estimated 10 to 20 million dollars over the next 3 years for 2020-2022.

On January 28th 2020 the administration requested a meeting with the HMSA to discuss the layoff plan. Since both the HMSA and Municipal Workers Union were waiting in the hallway prior to our scheduled meeting, we all agreed to meet collectively. Present was myself, Diane Nieves, Lynette Medeiros, Stephen Marks and Jason Freeman. During that time a proposal was given to the administration and Jason Freeman wanted to give a copy to Corporation Counsel Brian Aloia to review and respond back to the HMSA. Also prior the ending of this meeting, it was requested by Stephen Marks and Jason Freeman, that if the HMSA and the Municipal union would get all the unions "on board" by going into the NJ State NJ Direct 10 plan that there will be no layoffs, with all 5 negotiating members present in agreement. Further more, there was never a response to the proposal given on January 28th 2020 and now I received this letter that the administration is rescinding its "last Offer" proposal from November 6th, 2019. In light of the recent submission of a layoff plan and cost savings proposals, now is not the time for such a drastic action to rescind proposals and with no negotiations being scheduled. Over the last

two weeks, two meetings were scheduled by the administration to meet with me and both times the administration cancelled.

There is still time to get some savings this year if all parties get an agreement in place to move into the state plan by July 1, 2020 and reap the rewards for 2021 and 2022.

As stated in the beginning of my response, the city employees sacrificed and helped the City of Hoboken in a time of need to save the hospital in 2015 and the city's financial obligation if the hospital closed. The employees sacrificed by agreeing to a self-insurance program that has cost both the city and its employees an exuberant amount of money over the last five years and continues till this day. It is now time for the City of Hoboken to save its employees by not laying off one single employee.

In closing, the HMSA negotiating members have been fair and always taken into consideration the concerns from current and previous administrations pertaining to negotiations.

Stephen, I wish you success in your new endeavors and the best of luck. I too am glad the we worked together for the last 8 years and together working side by side for a short time in your first year associated with the Parking Utility.

Respectfully submitted,

Anthony Ricciardi

HMSA President

New Jersey Civil Service Commission
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Congratulations! You have just passed a New Jersey Civil Service Commission examination.

Please check the Civil Service Commission's (CSC) website at <http://www.state.nj.us/csc> for complete information about the certification and appointment procedures, along with answers to frequently asked questions (FAQs). **NOTI** Your name on an Eligibility List is not a guarantee that you will be certified, interviewed or appointed to a position.

Unless informed otherwise prior to taking this test, you may inspect your test paper by scheduling an appointment with the CSC at 44 South Clinton Avenue, Trenton, NJ. Call our information Center within 20 days from the date of the notice for review appointment at (609) 292-4144 between the hours of 8:30 A.M. to 4:00 P.M., Monday through Friday (except State holidays). Only one inspection is permitted and you will need to bring your Eligibility Notice with you.

In accordance with the Civil Service Rules, you may appeal your rank, final average, and/or the scoring of your test paper, within 20 days from the date of this notice. Appeals must be made in writing to the Written Record Review Unit, Division of Merit System Practices & Labor Relations, Civil Service Commission, P.O. Box 312, Trenton, NJ 08625-0312. Include all proofs, arguments and issues to substantiate your appeal. There is a \$20 fee for appeals. Please include a check or money order along with your appeal, payable to NJCSC. Persons receiving public assistance and those qualifying for NJ Civil Service Veterans Preference are exempt from this fee.



**New Jersey
Civil Service
Commission**

**Shaping a quality work force through
competence, caring and commitment**

NOTIFICATION OF ELIGIBILITY

NOTICE DATE: 02/13/2013

大食士 MESSAGE 大食士

YOUR SCORE BASED SOLELY ON
EVALUATION OF APPLICATION.
YOUR APPLICATION IS YOUR TEST
PAPER.

TITLE: PRCHSG AGNT		
JURISDICTION: HOBOKEN - ALL DEPARTM		
SYMBOL M0741P	VET STATUS DISABLED	RANK 00001
TEST DATE N/A	LIST EFFECTIVE 02/21/2013	LIST EXPIRES 02/20/2016
TEST SCORE N/A	SENIORITY N/A	FINAL AVERAGE 76.550

EXHIBIT

POST CLOSING
TRIAL BALANCE - CURRENT FUND (CONT'D)
AS AT DECEMBER 31, 2019

[illegible]EXHIBIT C

Bonds and Notes Authorized but Not Issued must be disclosed in this Utility Capital
Section in the same manner as set forth in General Capital Fund on Sheet 8

POST CLOSING TRIAL BALANCE - PARKING UTILITY FUND

AS AT DECEMBER 31, 2019
Operating and Capital Sections

(Separately Stated)

Cash Liabilities Must Be Subtotalled and Subtotal Must Be Marked With "C"

Title of Account	Debit	Credit
Cash	3,890,256.79	
Investments		
Change Fund	500.00	
Due from -		
Due from -		
Receivables Offset with Reserves:		
Consumer Accounts Receivable	-	
Liens Receivable	-	
Deferred Charges (Sheet 48)		
Cash Liabilities:		
Appropriation Reserves		660,650.08
Encumbrances Payable		715,512.27
Accrued Interest on Bonds and Notes		325,236.32
Due to - Current Fund		5,650.00
Due to - Parking Capital		7,000.00
Prepaid Parking Permits		8,120.00
Security Deposits		12,511.00
Accounts Payable		122,844.55
Subtotal - Cash Liabilities		1,857,524.22 "C"
Reserve for Consumer Accounts and Lien Receivable		
Fund Balance		2,033,232.57
Total	3,890,756.79	3,890,756.79

(Do not crowd - add additional sheets)



RAVINDER S. BHALLA
MAYOR

OFFICE OF THE BUSINESS ADMINISTRATOR

DEPARTMENT OF ADMINISTRATION

CITY HALL

94 WASHINGTON STREET
HOBOKEN, NEW JERSEY 07030
(201) 420-2000 EXT. 1100

STEPHEN D. MARKS, PP, AICP
BUSINESS ADMINISTRATOR

CALEB STRATTON, AICP
ASSISTANT BUSINESS ADMINISTRATOR

MEMORANDUM

TO: ANTHONY RICCIARDI, HMSA PRESIDENT
FROM: STEPHEN D. MARKS, BUSINESS ADMINISTRATOR
RE: RESCINDING LAST BEST OFFER
DATE: FEBRUARY 10, 2020

On November 6, 2019, after five months of negotiations and two failed ratification votes, I sent you a memo entitled "Last Best Offer" in which I articulated the administration's financial position and economic offer. You sent a counter proposal to me by email on January 27, 2020 which was based, in part, upon moving to the State Health Benefits Plan and an increase in the parking meter rates. Both the city's health insurance broker and actuary are in agreement that moving to the State Health Benefits Plan will not result in any cost savings for the city and may in fact cost up to \$1.6 million more per year. Moreover, all municipal bargaining units would have to agree to move to the State Health Benefits Plan and conversations that I have had with other bargaining units have indicated that they are not agreeable with the proposed change.

In addition, with the hindsight and clarity of three additional months of economic forecasting and analysis, the city's financial position has changed significantly since the offer on November 6, 2019. Therefore, since the HMSA has not accepted the city's offer, I am hereby rescinding the administration's proposal.

It was a pleasure working with you for nearly eight years. I wish you the best of luck and continued success in the future.

c. Hon. Ravi Bhalla, Mayor
Brian Aloia, Corporation Counsel
Jason Freeman, Director of Operations

EXHIBIT D

CIGNA	Employee	Employee plus spouse	Employee Plus Children	Employee plus Family	Total
Subscribers	408	240	95	251	994
CIGNA per month	\$959.31	\$2,612.34	\$1,935.66	\$2,612.34	
Cost Total - Annual	\$4,696,781.76	\$7,523,539.20	\$2,206,652.40	\$7,868,368.08	\$22,295,341.44
NJ DIRECT 10	Employee	Employee plus spouse	Employee Plus Children	Employee plus Family	Total
Subscribers	408	240	95	251	994
STATE - NJ DIRECT 10	\$814.98	\$1,629.96	\$1,458.81	\$2,273.79	
Cost Total - Annual	\$3,990,142.08	\$4,694,284.80	\$1,663,043.40	\$6,848,655.48	\$17,196,125.76
				DIFFERENCE with DIRECT 10	\$5,099,215.68
					SAVINGS to CITY

CIGNA	Employee	Employee plus spouse	Employee Plus Children	Employee plus Family	Total
Subscribers	408	240	95	251	994
CIGNA per month	\$959.31	\$2,612.34	\$1,935.66	\$2,612.34	
Prescription/month	\$297.16	\$788.23	\$399.00	\$788.23	
Monthly Cost	\$1,256.47	\$3,400.57	\$2,334.66	\$3,400.57	
Cost Total - Annual	\$6,151,677.12	\$9,793,641.60	\$2,661,512.40	\$10,242,516.84	\$28,849,347.96
NJ DIRECT 10	Employee	Employee plus spouse	Employee Plus Children	Employee plus Family	Total
Subscribers	408	240	95	251	994
STATE - NJ DIRECT 10	\$922.16	\$1,844.32	\$1,650.66	\$2,572.82	
Including Prescription					
Cost Total - Annual	\$4,514,895.36	\$5,311,641.60	\$1,881,752.40	\$7,749,333.84	\$19,457,623.20
				DIFFERENCE with DIRECT 10	\$9,391,724.76
				Including Prescription	SAVINGS to CITY

EXHIBIT



**Local Monthly Active Group —
Local Government Employers
Monthly Rates**
Effective 1/1/2020 to 12/31/2020

For employers who offer the Employees' Prescription Drug Plan or a private plan

PLAN/COVERAGE DESCRIPTION	EMPLOYEE SINGLE COST	DEPENDENT COST	TOTAL
Medical Plans Available with Prescription Drug Program #201			
NJ DIRECT10 #050 — PPO Plan with \$10 Primary Care Copayment			
Single	\$814.98		\$814.98
Member & Spouse/Partner	\$816.50	\$813.46	\$1,629.96
Family	\$817.05	\$1,456.74	\$2,273.79
Parent & Child	\$815.65	\$643.16	\$1,458.81
NJ DIRECT15 #150 — PPO Plan with \$15 Primary Care Copayment			
Single	\$776.08		\$776.08
Member & Spouse/Partner	\$777.60	\$774.56	\$1,552.16
Family	\$778.15	\$1,387.11	\$2,165.26
Parent & Child	\$776.75	\$612.43	\$1,389.18
HORIZON HMO #011 — HMO Plan with \$10 Primary Care Copayment			
Single	\$753.76		\$753.76
Member & Spouse/Partner	\$755.28	\$752.24	\$1,507.52
Family	\$755.83	\$1,347.16	\$2,102.99
Parent & Child	\$754.43	\$594.80	\$1,349.23
PRESCRIPTION DRUG PROGRAM #201			
Single	\$146.98		\$146.98
Member & Spouse/Partner	\$146.98	\$146.98	\$293.96
Family	\$146.98	\$263.09	\$410.07
Parent & Child	\$146.98	\$116.11	\$263.09
Medical Plans Available with Prescription Drug Program #205			
NJ DIRECT1525 #051 — PPO Plan with \$15 Primary Care / \$25 Specialist Care Copayment			
Single	\$752.82		\$752.82
Member & Spouse/Partner	\$754.34	\$751.30	\$1,505.64
Family	\$754.89	\$1,345.48	\$2,100.37
Parent & Child	\$753.49	\$594.06	\$1,347.55
PRESCRIPTION DRUG PROGRAM #205			
Single	\$133.31		\$133.31
Member & Spouse/Partner	\$133.31	\$133.31	\$266.62
Family	\$133.31	\$238.62	\$371.93
Parent & Child	\$133.31	\$105.31	\$238.62



**Local Monthly Active Group —
Local Government Employers
Monthly Rates**
Effective 1/1/2020 to 12/31/2020

For employers who offer the Employees' Prescription Drug Plan or a private plan

PLAN/COVERAGE DESCRIPTION	EMPLOYEE SINGLE COST	DEPENDENT COST	TOTAL
Medical Plans Available with Prescription Drug Program #209			
OMNIA HEALTH PLAN #057 — Tiered Plan with \$5 Primary Care / \$15 Specialist Care Copayment for Tier 1			
Single	\$582.06		\$582.06
Member & Spouse/Partner	\$583.58	\$580.54	\$1,164.12
Family	\$584.13	\$1,039.82	\$1,623.95
Parent & Child	\$582.73	\$459.16	\$1,041.89
PRESCRIPTION DRUG PROGRAM #209			
Single	\$133.31		\$133.31
Member & Spouse/Partner	\$133.31	\$133.31	\$266.62
Family	\$133.31	238.62	\$371.93
Parent & Child	\$133.31	\$105.31	\$238.62
Medical Plans Available with Prescription Drug Program #206			
NJ DIRECT2030 #052 — PPO Plan with \$20 Primary Care / \$30 Specialist Care Copayment			
Single	\$707.62		\$707.62
Member & Spouse/Partner	\$709.14	\$706.10	\$1,415.24
Family	\$709.69	\$1,264.57	\$1,974.26
Parent & Child	\$708.29	\$558.35	\$1,266.64
PRESCRIPTION DRUG PROGRAM #206			
Single	\$135.68		\$135.68
Member & Spouse/Partner	\$135.68	\$135.68	\$271.36
Family	\$135.68	\$242.87	\$378.55
Parent & Child	\$135.68	\$107.19	\$242.87
Medical Plans Available with Prescription Drug Program #207			
NJ DIRECT2035 #056 — PPO Plan with \$20 Primary Care / \$35 Specialist Care Copayment			
Single	\$608.56		\$608.56
Member & Spouse/Partner	\$610.08	\$607.04	\$1,217.12
Family	\$610.63	\$1,087.25	\$1,697.88
Parent & Child	\$609.23	\$480.09	\$1,089.32
PRESCRIPTION DRUG PROGRAM #207			
Single	\$122.11		\$122.11
Member & Spouse/Partner	\$122.11	\$122.11	\$244.22
Family	\$122.11	\$218.58	\$340.69
Parent & Child	\$122.11	\$96.47	\$218.58



Local Monthly Active Group — Local Government Employers Monthly Rates

Effective 1/1/2020 to 12/31/2020

For employers who offer the Employees' Prescription Drug Plan or a private plan

PLAN/COVERAGE DESCRIPTION	EMPLOYEE SINGLE COST	DEPENDENT COST	TOTAL
Medical Plans Available with Prescription Drug Program #297			
NJ DIRECT* #027 — PPO Plan with \$15 Primary Care Copayment			
Single	\$725.64		\$725.64
Member & Spouse/Partner	\$727.16	\$724.13	\$1,451.29
Family	\$727.71	\$1,296.84	\$2,024.55
Parent & Child	\$726.31	\$572.60	\$1,298.91
NJ DIRECT 2019* #030 — PPO Plan with \$15 Primary Care Copayment			
Single	\$725.64		\$725.64
Member & Spouse/Partner	\$727.16	\$724.13	\$1,451.29
Family	\$727.71	\$1,296.84	\$2,024.55
Parent & Child	\$726.31	\$572.60	\$1,298.91
PRESCRIPTION DRUG PROGRAM #297			
Single	\$133.40		\$133.40
Member & Spouse/Partner	\$134.92	\$131.88	\$266.80
Family	\$135.47	\$236.71	\$372.18
Parent & Child	\$134.07	\$104.71	\$238.78
High Deductible Health Plans with Built-In Prescription Drug			
NJ DIRECT HD4000 #090 — High Deductible Health Plan with \$4,000 In-Network Deductible			
Single	\$482.21		\$482.21
Member & Spouse/Partner	\$483.73	\$480.69	\$964.42
Family	\$484.28	\$861.09	\$1,345.37
Parent & Child	\$482.88	\$380.28	\$863.16
NJ DIRECT HD1500 #091 — High Deductible Health Plan with \$1,500 In-Network Deductible			
Single	\$715.17		\$715.17
Member & Spouse/Partner	\$716.69	\$713.65	\$1,430.34
Family	\$717.24	\$1,278.08	\$1,995.32
Parent & Child	\$715.84	\$564.31	\$1,280.15

* Members hired before July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019.

For copayments and deductibles, please refer to the *Plan Design Charts* on our website at: www.nj.gov/treasury/pensions

City of Hoboken
Fully Insured Equivalency Rate & COBRA Rate Development
Projected Calendar Year 2020 Per Capital Costs
Medical Only (Excluding Prescription Drugs)

A. Monthly Fully Insured Equivalency Rates for 2019 (Input as Reported for Prior Year)		Medical Only		
1. Employee Only (Single)				\$894.19
2. Employee and Spouse				\$2,435.01
3. Employee and Child(ren)				\$1,804.26
4. Employee and Family				\$2,435.01
B. Summary of Medical Plan Enrollment by Plan as of August 2019 (See Exhibit VI, Line 40)				
1. Employee Only (Single)			408	
2. Employee and Spouse			240	
3. Employee and Child(ren)			95	
4. Employee and Family			251	
5. Subtotal			994	
C. Projected Annual Costs for 2019 based on Above Rates & Enrollment: (A) x (B) x 12				
1. Employee Only (Single)				\$4,377,954
2. Employee and Spouse				\$7,012,839
3. Employee and Child(ren)				\$2,056,856
4. Employee and Family				<u>\$7,334,740</u>
5. Subtotal				\$20,781,890
D. Projected Per Capita Plan Costs for 2020 - Monthly Rate per Employee (Exhibit III, Line B9)				
				\$1,869.16
E. Projected Annual Capital Plan Costs for Calendar Year 2020 for All Above Lives: (B5) x (D) x 12				
				\$22,295,340
F. Projected Plan Cost Increase to be applied for 2020 Rate Development: (E) / (C5) - 1				
				7.3%
G. Monthly Fully Insured Equivalency Rates by Plan (Calendar Year 2020): (A) x [1 + (F)]				
	Expiring 2019 Plan Design	Proposed 2020 Gold	Proposed 2020 HSA	
1. Employee Only (Single)	\$959.31	\$852.35	\$636.52	
2. Employee and Spouse	\$2,612.34	\$2,321.06	\$1,733.33	
3. Employee and Child(ren)	\$1,935.66	\$1,719.83	\$1,284.34	
4. Employee and Family	<u>\$2,612.34</u>	<u>\$2,321.06</u>	<u>\$1,733.33</u>	
H. 2020 Annualized Costs based on August 2019 Enrollment: (B) x (G) x 12				
	\$22,295,341	\$19,809,397	\$14,793,330	
(Line H might slightly vary from Line E since line G reflects rates rounded to the nearest cents so rounding difference)				
I. COBRA Premium Rates for Calendar Year 2020 for Medical Only (Excluding Prescription Drugs): (G) x 1.02				
1. Employee Only (Single)	\$978.50	\$869.40	\$649.25	
2. Employee and Spouse	\$2,664.59	\$2,367.48	\$1,768.00	
3. Employee and Child(ren)	\$1,974.37	\$1,754.23	\$1,310.05	
4. Employee and Family	<u>\$2,664.59</u>	<u>\$2,367.48</u>	<u>\$1,768.00</u>	
J. Fully Insured Rate Increase for Medical (excluding Pharmacy) for 2020 as Compared to 2019: (G1) / (A1)				
	7.3%	-4.7%	-28.8%	

Notes:

1. The above costs are 100% costs before employee contribution rates. Rates are three tier, but listed as four tier to match enrollment counts.
2. The above costs reflect medical costs, including administrative expenses and stop loss, but excludes prescription drugs.
3. The above rates are illustrated on a three tier basis consistent with the prior year with employee plus spouse and employee plus family having the same rate.



Local Monthly Active Group — Local Government Employers Monthly Rates

Effective 1/1/2020 to 12/31/2020

For employers who offer prescription drugs through the
medical plan in which the subscriber is enrolled

PLAN/COVERAGE DESCRIPTION	EMPLOYEE SINGLE COST	DEPENDENT COST	TOTAL
NJ DIRECT10 #050 — PPO Plan with \$10 Primary Care Copayment			
Single	\$922.16		\$922.16
Member & Spouse/Partner	\$923.68	\$920.64	\$1,844.32
Family	\$924.23	\$1,648.59	\$2,572.82
Parent & Child	\$922.83	\$727.83	\$1,650.66
NJ DIRECT15 #150 — PPO Plan with \$15 Primary Care Copayment			
Single	\$878.12		\$878.12
Member & Spouse/Partner	\$879.64	\$876.60	\$1,756.24
Family	\$880.19	\$1,569.76	\$2,449.95
Parent & Child	\$878.79	\$693.04	\$1,571.83
HORIZON HMO #011 — HMO Plan with \$10 Primary Care Copayment			
Single	\$893.26		\$893.26
Member & Spouse/Partner	\$894.78	\$891.74	\$1,786.52
Family	\$895.33	\$1,596.87	\$2,492.20
Parent & Child	\$893.93	\$705.01	\$1,598.94
NJ DIRECT1525 #051 — PPO Plan with \$15 Primary Care / \$25 Specialist Care Copayment			
Single	\$848.45		\$848.45
Member & Spouse/Partner	\$849.97	\$846.93	\$1,696.90
Family	\$850.52	\$1,516.66	\$2,367.18
Parent & Child	\$849.12	\$669.61	\$1,518.73
OMNIA HEALTH PLAN #057 — Tiered Plan with \$5 Primary Care / \$15 Specialist Care Copayment for Tier 1			
Single	\$677.69		\$677.69
Member & Spouse/Partner	\$679.21	\$676.17	\$1,355.38
Family	\$679.76	\$1,211.00	\$1,890.76
Parent & Child	\$678.36	\$534.71	\$1,213.07
NJ DIRECT2030 #052 — PPO Plan with \$20 Primary Care / \$30 Specialist Care Copayment			
Single	\$803.25		\$803.25
Member & Spouse/Partner	\$804.77	\$801.73	\$1,606.50
Family	\$805.32	\$1,435.75	\$2,241.07
Parent & Child	\$803.92	\$633.90	\$1,437.82
NJ DIRECT2035 #056 — PPO Plan with \$20 Primary Care / \$35 Specialist Care Copayment			
Single	\$694.62		\$694.62
Member & Spouse/Partner	\$696.14	\$693.10	\$1,389.24
Family	\$696.69	\$1,241.30	\$1,937.99
Parent & Child	\$695.29	\$548.08	\$1,243.37
NJ DIRECT* #027 — PPO Plan with \$15 Primary Care Copayment			
Single	\$821.33		\$821.33
Member & Spouse/Partner	\$822.85	\$819.82	\$1,642.67
Family	\$823.40	\$1,468.15	\$2,291.55
Parent & Child	\$822.00	\$648.19	\$1,470.19



Local Monthly Active Group — Local Government Employers Monthly Rates

Effective 1/1/2020 to 12/31/2020

For employers who offer prescription drugs through the
medical plan in which the subscriber is enrolled

PLAN/COVERAGE DESCRIPTION	EMPLOYEE SINGLE COST	DEPENDENT COST	TOTAL
NJ DIRECT 2019* #030 — PPO Plan with \$15 Primary Care Copayment			
Single	\$821.33		\$821.33
Member & Spouse/Partner	\$822.85	\$819.82	\$1,642.67
Family	\$823.40	\$1,468.15	\$2,291.55
Parent & Child	\$822.00	\$648.19	\$1,470.19
NJ DIRECT HD4000 #090 — High Deductible Health Plan with \$4,000 In-Network Deductible			
Single	\$482.21		\$482.21
Member & Spouse/Partner	\$483.73	\$480.69	\$964.42
Family	\$484.28	\$861.09	\$1,345.37
Parent & Child	\$482.88	\$380.28	\$863.16
NJ DIRECT HD1500 #091 — High Deductible Health Plan with \$1,500 In-Network Deductible			
Single	\$715.17		\$715.17
Member & Spouse/Partner	\$716.69	\$713.65	\$1,430.34
Family	\$717.24	\$1,278.08	\$1,995.32
Parent & Child	\$715.84	\$564.31	\$1,280.15

* Members hired before July 1, 2019, will be enrolled in NJ DIRECT. Members hired after July 1, 2019, will be enrolled in NJ DIRECT 2019.

For copayments and deductibles, please refer to the *Plan Design Charts* on our website at: www.nj.gov/treasury/pensions

CITY OF HOBOKEN
Department of Administration
Division of Personnel & Benefits

RAVINDER S. BHALLA
Mayor



STEPHEN D. MARKS
Business Administrator

JESSICA MERCADO
Benefits Coordinator

To: All Municipal Employees

From: Jessica Mercado, Benefits Coordinator

Date: January 27, 2020

Re: Chapter 78 Deduction

Due to the rising cost of medical insurance and the high volume of claims in 2019, the City's medical benefits costs have increased. Employees will begin to see this increase reflected in their medical deductions starting with the February 12, 2020 payroll.

Attached to this memo are the sheets for calculating your deduction as per Chapter 78:

- Rates for 2020 and 2019
- Health Benefits Contribution Percentage
- Employee Medical Deduction Calculation

Hoboken Municipal Employees: Benefits Costs in 2020

Contract Type	Medical Monthly Rate	Prescription Monthly Rate	Dental Monthly Rate	Vision Monthly Rate	Benefits Monthly Rate	Benefits Annual Rate	Medical Plan
Single	\$959.31	\$297.16	\$21.89	\$6.92	\$1,285.28	\$15,423.36	Platinum Plan
P/C	\$1,935.66	\$399.00	\$49.17	\$14.37	\$2,398.20	\$28,778.40	Platinum Plan
2 Adults	\$2,612.34	\$788.23	\$38.87	\$14.37	\$3,453.81	\$41,445.72	Platinum Plan
Family	\$2,612.34	\$788.23	\$66.11	\$14.37	\$3,481.05	\$41,772.60	Platinum Plan

Hoboken Municipal Employees: Benefits Costs in 2019

Contract Type	Medical Monthly Rate	Prescription Monthly Rate	Dental Monthly Rate	Vision Monthly Rate	Benefits Monthly Rate	Benefits Annual Rate	Medical Plan
Single	\$894.19	\$297.16	\$21.89	\$6.92	\$1,220.16	\$14,641.92	Master Plan
P/C	\$1,804.26	\$399.00	\$49.17	\$14.37	\$2,266.80	\$27,201.60	Master Plan
2 Adults	\$2,435.01	\$788.23	\$38.87	\$14.37	\$3,276.48	\$39,317.76	Master Plan
Family	\$2,435.01	\$788.23	\$66.11	\$14.37	\$3,303.72	\$39,644.64	Master Plan

**HEALTH BENEFITS CONTRIBUTION FOR SINGLE COVERAGE
(PERCENTAGE OF PREMIUM)***

Salary Range	Year 4
less than 20,000	4.50%
20,000-24,999.99	5.50%
25,000-29,999.99	7.50%
30,000-34,999.99	10.00%
35,000-39,999.99	11.00%
40,000-44,999.99	12.00%
45,000-49,999.99	14.00%
50,000-54,999.99	20.00%
55,000-59,999.99	23.00%
60,000-64,999.99	27.00%
65,000-69,999.99	29.00%
70,000-74,999.99	32.00%
75,000-79,999.99	33.00%
80,000-94,999.99	34.00%
95,000 and over	35.00%

**HEALTH BENEFITS CONTRIBUTION FOR FAMILY COVERAGE
(PERCENTAGE OF PREMIUM)***

Salary Range	Year 4
less than 25,000	3.00%
25,000-29,999.99	4.00%
30,000-34,999.99	5.00%
35,000-39,999.99	6.00%
40,000-44,999.99	7.00%
45,000-49,999.99	9.00%
50,000-54,999.99	12.00%
55,000-59,999.99	14.00%
60,000-64,999.99	17.00%
65,000-69,999.99	19.00%
70,000-74,999.99	22.00%
75,000-79,999.99	23.00%
80,000-84,999.99	24.00%
85,000-89,999.99	26.00%
90,000-94,999.99	28.00%
95,000-99,999.99	29.00%
100,000-109,999.99	32.00%
110,000 and over	35.00%

**HEALTH BENEFITS CONTRIBUTION FOR
MEMBER/SPOUSE/PARTNER OR PARENT/CHILD COVERAGE
(PERCENTAGE OF PREMIUM)***

Salary Range	Year 4
less than 25,000	3.50%
25,000-29,999.99	4.50%
30,000-34,999.99	6.00%
35,000-39,999.99	7.00%
40,000-44,999.99	8.00%
45,000-49,999.99	10.00%
50,000-54,999.99	15.00%
55,000-59,999.99	17.00%
60,000-64,999.99	21.00%
65,000-69,999.99	23.00%
70,000-74,999.99	26.00%
75,000-79,999.99	27.00%
80,000-84,999.99	28.00%
85,000-99,999.99	30.00%
100,000 and over	35.00%

*Member contribution is a minimum of 1.5% of base salary towards Health Benefits

Step	Description	Employee	Example
1	Note whether Single/Family/P&C		Family
2	Enter annual benefits rate		29,726.40
3	Enter annual salary (this includes longevity, etc.)		\$56,000.00
4	From the tables on this worksheet: Enter the correct % for you annual salary		14%
5	Multiply Step 2 by % in Step 4		\$4,161.70
6	Divide Step 5 by 27 This is your Ch. 78 deduction per pay period		\$160.07

2020		
first_name	last_name	annual
Steven	Aguiar	\$ 151,312.59
Steven	Albert	\$ 77,745.15
Thomas L.	Aligo	\$ 113,209.92
Angelo	Aligo	\$ 55,720.44
Corrado	Allegretta	\$ 150,703.74
Domenick	Allegretta	\$ 86,166.45
John	Allen	\$ 124,499.97
Emilio	Almena	\$ 39,860.91
Brian	Aloia	\$ 127,199.97
Kim N.	Alston	\$ 63,126.00
Daisy	Amado	\$ 101,663.64
Angel R.	Amaro	\$ 160,757.46
Anthony	Amaro	\$ 105,123.15
Florence	Amato	\$ 66,090.87
Corrado	Amato	\$ 56,787.48
Joan	Anastasio	\$ 62,685.90
Sheila A.	Anderson	\$ 34,554.60
Nestor	Aponte	\$ 109,166.40
Welmer	Aquino	\$ 30,405.51
Dylan	Archilla	\$ 109,069.20
Daniel G.	Arocho	\$ 105,123.15
Nathaniel A.	Arocho	\$ 99,562.50
Bianca	Arroyo	\$ 55,458.00
Mark	Aurigemma	\$ 117,148.41
Michael Antonio	Aviles	\$ 109,069.20
Martha	Azaceta	\$ 58,096.71
Kerri	Azzoline	\$ 115,049.97
Anthony	Azzoline	\$ 36,499.95
Christopher D	Baldwin	\$ 126,920.52
Baron	Ballester	\$ 159,359.40
James P.	Barbro	\$ 109,069.20
Christopher	Barral	\$ 51,451.47
Joann	Barron	\$ 82,428.30
Ashley	Barron	\$ 47,623.95
Daniel	Barron	\$ 51,451.47
Damien	Bates	\$ 96,442.92
Diane	Berlinghof	\$ 57,676.86
Ravinder S.	Bhalla	\$ 116,949.96
Saverio R.	Binetti	\$ 108,926.64
Ryan	Blohm	\$ 105,123.15
Adam	Blohm	\$ 105,123.15
Jennifer P.	Boehm	\$ 50,004.81

EXHIBIT F

2020

first_name	last_name	annual
Stephanie	Bolger	\$ 32,000.13
Sal A	Bonaccorsi	\$ 151,481.34
Alyssa	Bongiovanni	\$ 92,500.11
Ricardo	Bracero	\$ 107,144.91
Alyssa	Brattoli	\$ 41,331.87
Brian P.	Brereton	\$ 159,281.91
Gerard E.	Broderick	\$ 53,308.26
Christopher	Brown	\$ 127,199.97
Tia L.	Bryant	\$ 34,993.35
John A.	Bucco	\$ 113,209.65
William	Bullock	\$ 96,442.92
Joanne	Buonarota	\$ 91,362.33
David C.	Buoncuore	\$ 192,922.29
Jonathan	Buonfiglio	\$ 47,073.15
Jorge	Burgos	\$ 31,989.87
Elsa	Burgos	\$ 35,999.91
Nicholas	Burke	\$ 139,710.69
Jonathan	Butler	\$ 132,621.57
Danilo	Cabrera	\$ 150,703.74
Joseph	Cahill	\$ 117,148.41
David	Calamoneri	\$ 78,631.83
Marcello	Calbismonte	\$ 105,123.15
Ramon	Calderon	\$ 109,069.20
Domenico	Camporeale	\$ 105,123.15
Joshua	Campoverde	\$ 54,451.44
Patrick	Cappiello	\$ 105,123.15
Armando	Caraballo	\$ 117,148.41
Patricia	Carcone	\$ 77,174.10
Brian	Caro	\$ 107,144.91
Diane	Carreras	\$ 76,500.45
Audra	Carter	\$ 153,767.97
Anthony	Caruso	\$ 112,309.20
Michael P.	Casazza	\$ 111,187.89
Joseph S	Cascetta	\$ 83,640.87
Dominick	Casolaro	\$ 105,123.15
Jason	Cassesa	\$ 189,537.57
Margaret	Castellano	\$ 96,136.20
Robert	Castellano	\$ 45,412.11
Jesse	Castellano	\$ 43,194.33
Caroline	Caulfield	\$ 69,999.93
Robert F.	Chaneski	\$ 153,767.97
Annette	Chaparro	\$ 76,405.95

2020		
first_name	last_name	annual
Vijay	Chaudhuri	\$ 95,000.04
Victor	Chirichella	\$ 90,110.07
Stuart	Chirichella	\$ 66,886.83
Benjamin	Choi	\$ 55,000.08
Gerard	Ciandella	\$ 57,281.85
Pietro	Cioce	\$ 105,123.15
Tyrone	Classen	\$ 113,209.65
Rodney	Classen	\$ 35,999.91
Philip	Cohen	\$ 24,129.90
Joan	Colegrove	\$ 89,359.20
Edwin	Collado	\$ 39,795.30
William P.	Collins	\$ 120,999.96
Christine L.	Collins	\$ 111,229.20
Fabio A.	Cologna	\$ 107,144.91
Victor L.	Colon	\$ 53,998.38
Adam C.	Colon	\$ 110,229.39
Elias L.	Colon Jr.	\$ 111,089.07
George	Cook	\$ 44,901.81
Roy	Cook	\$ 35,999.91
Chryssa	Cooper	\$ 50,341.23
Richard	Cornielle	\$ 32,854.14
Jill M.	Costello	\$ 134,846.91
Michael D.	Costello	\$ 150,703.74
Kimberli	Craft	\$ 125,000.01
Rashawn	Crandell	\$ 41,079.96
Brian M.	Crimmins	\$ 190,312.47
Gerard	Crocamo	\$ 105,000.03
Kevin	Cruz	\$ 30,599.91
Marco D.	Cruz	\$ 107,144.91
Erick	Cruz	\$ 35,000.10
Dwayne	Cruz	\$ 36,849.06
Geovanni	Cruzado	\$ 96,442.92
Roberto	Cuevas	\$ 98,523.00
Jonathan D.	Cummins	\$ 60,264.00
Christopher E.	Curko	\$ 150,972.12
Sharon A.	Curran	\$ 139,204.44
Carol Ann	D'Alessio	\$ 53,461.35
Adam	Daley	\$ 60,978.96
Francis J	Daliani	\$ 164,951.10
Francis T.	Daliani	\$ 109,166.40
Kyle	Daly	\$ 35,000.10
James M.	Davis	\$ 92,511.18

2020

first_name	last_name	annual
Annette	Davis	\$ 38,109.96
William	De Angelo	\$ 81,127.17
Vivian S.	De Lanzo	\$ 63,376.29
Dawn	De Lorenzo	\$ 83,844.45
Michael	De Trizio	\$ 160,679.16
Gina	Dedio	\$ 55,539.27
Michael	DeFusco	\$ 24,129.90
Francesca	DeGennaro	\$ 34,618.59
Marvin	DeJesus	\$ 59,708.07
Leonardo G.	Del Viscio	\$ 160,757.46
Anthony	Della Fave	\$ 30,990.06
Michael	Depalma	\$ 95,573.52
Justin L.	Depascale	\$ 118,548.63
Vincent C.	Depinto	\$ 159,359.40
George	Destefano	\$ 155,856.96
Thomas C.	Desteno	\$ 51,443.37
Nicholas	Detrizio	\$ 111,089.07
Joseph L	Di Martino	\$ 111,089.07
David	Di Martino	\$ 111,289.41
Stephen A.	Di Vincent	\$ 179,910.72
Maria	Diaz	\$ 153,767.97
Anthony	Diaz	\$ 109,166.40
Ernest	Dimino Jr.	\$ 65,231.19
Debra	Dimonde	\$ 35,999.91
Al	Dineros	\$ 94,339.35
Susan	Dishuk	\$ 30,427.11
Sandra	Dortch	\$ 70,932.51
Tyrell	Dortch	\$ 105,123.15
Philip	Doulos	\$ 31,200.12
James	Doyle	\$ 24,130.17
Edmond	Drishti	\$ 137,444.04
Daniel	Drobnis	\$ 45,000.09
Linda	Dunn-Landolfi	\$ 100,700.01
Peggy	Dyer	\$ 47,822.13
Maritza	Emanuelli	\$ 79,789.86
Mary L.	Emma	\$ 70,522.65
Daniel	England	\$ 153,767.97
Richard F.	England III	\$ 118,637.73
Ramon	Estrella	\$ 99,563.04
Ralph	Eusebio	\$ 111,187.89
Jason C.	Falco	\$ 130,238.82
Vanessa	Falco	\$ 24,129.90

2020		
first_name	last_name	annual
Nicolas	Falcone	\$ 32,499.90
Geraldine	Fallo	\$ 102,288.15
James J	Farina	\$ 155,856.96
Joseph A.	Farina	\$ 56,372.22
Franco	Fasanella	\$ 41,478.21
Cataldo F.	Fazio	\$ 88,301.88
Felicia	Feliciano	\$ 38,109.96
Nicholas F.	Feola	\$ 98,536.50
Kenneth F	Ferrante	\$ 201,074.94
Gregory	Ferrante	\$ 129,815.73
Anthony	Fesken	\$ 115,488.99
Dennis	Figueroa	\$ 143,250.93
Christopher	Figueroa	\$ 52,884.63
Jonathan	Figueroa	\$ 51,451.47
Jose	Figueroa	\$ 35,999.91
Dennis A	Figueroa Jr	\$ 102,007.08
Mario P.	Fini	\$ 192,922.29
Tiffanie	Fisher	\$ 24,129.90
Brandon	Fitzgibbons	\$ 99,563.04
Pamela	Flores	\$ 43,725.69
Samuel	Flores	\$ 96,442.92
Matthew	Florio	\$ 105,123.15
Thomas J	Foley	\$ 92,955.60
Dennis	Foley	\$ 36,950.85
Michael J.	Forcum	\$ 109,166.40
Sandra	Fortunato	\$ 65,953.98
Gregory	Francese	\$ 81,000.00
Frank	Francolino	\$ 107,049.33
Jason	Freeman	\$ 89,999.91
Andrew	Frey	\$ 128,978.19
Ralph A	Gallo	\$ 53,721.63
Iris R.	Garcia	\$ 59,716.44
Alexis A.	Genao	\$ 41,546.25
Rina	Giancaspro	\$ 73,987.29
Jennifer R	Giattino	\$ 26,541.00
Melissa	Gigante	\$ 140,949.72
Vito G.	Gigante	\$ 113,289.03
Jessica	Giorgianni	\$ 96,304.95
Edward	Giunta	\$ 31,530.33
Bret A.	Globke	\$ 110,229.39
Enrico	Gnassi	\$ 59,708.07
Nicholas	Goldsack	\$ 160,757.46

2020

first_name	last_name	annual
Virgen M.	Gomez	\$ 41,392.62
Wilfredo	Gomez	\$ 107,049.33
Ranaldo	Gonzalez	\$ 158,777.28
David	Gonzalez	\$ 75,308.67
Alejandro N.	Gonzalez	\$ 123,199.92
Luis	Gonzalez	\$ 45,533.07
Arturo	Gonzalez	\$ 111,229.20
Julio	Gonzalez	\$ 41,037.30
Jennifer	Gonzalez	\$ 127,199.97
Robert	Goodwin	\$ 44,007.30
Tammy M.	Goodwin	\$ 69,759.36
Angelo	Grauso	\$ 34,509.78
Kevin	Greene	\$ 105,123.15
Bernard Jr.	Grilletti	\$ 156,563.55
Kevin	Groomes	\$ 35,399.70
Joseph Jr.	Grossi	\$ 148,176.27
Daniel	Grossi	\$ 54,451.44
Marco T.	Grossmann	\$ 111,089.07
Brian	Gutierrez	\$ 41,000.04
Christopher L.	Hatfield	\$ 111,089.07
Michael T.	Hayes	\$ 111,187.89
Brandon M.	Hennessy	\$ 38,524.14
John W.	Hermann	\$ 117,148.68
Suzanne E.	Hetman	\$ 121,434.12
Tonia	Hill	\$ 29,999.97
Charles	Hill 2nd	\$ 89,620.02
Scott A.	Hochstadter	\$ 150,703.74
Anthony	Hochstadter	\$ 77,745.15
Mary Rose	Holmes	\$ 63,581.22
Ann	Holtzman	\$ 92,489.85
Ryan	Houghton	\$ 72,383.49
Donnie G.	Huggins	\$ 64,146.60
Tyrone	Huggins	\$ 86,166.45
Michele	Ippolito	\$ 66,315.51
Matthew	Isler	\$ 96,442.92
Emily	Jabbour	\$ 24,129.90
Gino P.	Jacobelli	\$ 157,229.10
Lisa L.	Jacobelli	\$ 61,972.29
Philip	Jean	\$ 33,876.09
Michael L.	Johnson	\$ 89,327.34
Joseph	Johnson	\$ 37,800.00
Orlando	Johnson	\$ 31,200.12

2020

first_name	last_name	annual
Larisa	Karamchakova	\$ 49,999.95
Ryan	Knapp	\$ 109,166.40
Michael	Korman	\$ 135,855.90
Kristopher	Koukounas	\$ 105,123.15
Steven C.	Kranz	\$ 140,758.83
Michael	Kraus	\$ 67,453.56
Charles E.	Kucz	\$ 135,921.51
Thomas	Kwolek	\$ 34,990.11
Edwin	Laboy	\$ 35,000.10
Christopher	Labruno	\$ 132,606.99
John	Lang	\$ 32,618.97
Diane	Lanza	\$ 77,950.89
Orlando	Lanzo	\$ 105,123.15
first_name	last_name	annual
Gilberto	Lebron	\$ 90,999.99
Angelina	Ledesma	\$ 50,093.91
Jennifer	Lee	\$ 115,488.99
Walter	Lehbrink III	\$ 150,972.12
Joseph P.	Leonard	\$ 134,974.89
Edward T.	Lepre	\$ 111,089.07
Debra Ann	Lisa	\$ 70,320.96
Daniel	Lobue III	\$ 192,143.07
Marc	Lombardi	\$ 54,451.44
Frank	Lombardo	\$ 77,745.15
Arlene	Lopez	\$ 69,719.94
Jose	Lopez	\$ 35,969.94
Matthew	Lopez	\$ 33,676.02
Manuel	Lora	\$ 33,979.77
Jerry	Lore	\$ 74,583.72
Michael	Losurdo	\$ 82,389.69
Frances	Lucatorto	\$ 68,872.41
Joseph C.	Lucignano	\$ 137,254.77
Alex	Lugo	\$ 105,522.48
Christopher	Lugo	\$ 105,123.15
James	Lugo	\$ 55,133.46
Dominick	Lunanova	\$ 96,830.91
Joseph	Lupo	\$ 43,194.87
Jonathan	Lyons	\$ 59,708.07
Carmen	Maldonado	\$ 37,938.24
Peter	Mannino	\$ 55,966.41
Steven J.	Manzetti	\$ 107,144.91
Richard D.	Marcos	\$ 35,999.91

2020		
first_name	last_name	annual
Andrew C.	Markey	\$ 150,972.12
Matthew S.	Markey	\$ 150,972.12
Christopher	Markey	\$ 107,144.91
Stephen	Marks	\$ 162,500.04
Andrew J.	Maroney	\$ 148,176.27
Andrew	Marotta	\$ 35,000.10
Richard H.	Marsh	\$ 148,176.27
Marc	Marsi	\$ 120,628.44
Ray A.	Martinez	\$ 156,563.55
Anthony M.	Martinez	\$ 107,144.91
Jose	Martinez Jr.	\$ 105,123.15
Michael	Mastropasqua	\$ 48,009.51
Jennifer	Mastropietro	\$ 71,666.10
David	Mastropietro	\$ 43,664.67
Nestor	Matos Jr.	\$ 107,144.91
Kevin	McCourt	\$ 43,468.65
Francis	McCourt	\$ 54,451.44
Timothy	McCourt	\$ 31,212.00
Christopher M.	McGlinchy	\$ 148,176.27
Timothy	McNamara	\$ 50,487.03
Jonathan	Mecka	\$ 125,503.02
Lynette	Medeiros	\$ 91,203.57
Jesus	Melendez	\$ 42,000.12
Hector	Melendez Jr.	\$ 105,123.15
Jessica	Mercado	\$ 69,703.20
Joel	Mestre	\$ 137,390.31
Noe	Mestre	\$ 34,020.81
Ian A.	Metcalfe	\$ 115,231.14
Joseph	Mezzina	\$ 113,289.03
Howard	Mickle Jr	\$ 42,389.73
Edward P.	Miller	\$ 100,622.79
Roary	Miller	\$ 109,199.88
Connor	Milne	\$ 69,323.58
Harold	Milne III	\$ 77,745.15
Ronald A.	Miltner	\$ 159,359.40
Michael R.	Miranda	\$ 117,148.41
Hector J.	Mojica	\$ 71,039.97
Frank R.	Molta	\$ 51,371.82
Thomas F.	Molta	\$ 52,000.11
James	Monaco	\$ 35,999.91
Harry	Montalvo	\$ 67,964.40
Jason	Montalvo	\$ 67,964.40

2020

first_name	last_name	annual
William	Montanez	\$ 139,710.69
David E.	Montanez	\$ 115,128.54
Phillip	Montanez	\$ 113,209.92
Estate of James	Montanez Jr.	\$ 22,811.22
Danny	Montoto	\$ 153,767.97
Marcia	Morales	\$ 64,714.41
Marilyn	Morales	\$ 34,509.78
Luis G.	Moyeno	\$ 192,922.29
Wendy	Muguerza	\$ 48,490.11
Thomas	Mullane	\$ 42,376.50
Mark E.	Mullins	\$ 117,148.41
Dana A.	Mulvaney	\$ 61,749.54
Bernardo J.	Munoz	\$ 45,243.36
Oscar A.	Murillo	\$ 62,960.49
Kaushik	Naik	\$ 52,867.89
Particio	Naunay	\$ 41,282.73
Colin	Nisbet	\$ 105,123.15
Cheryl Ann	Noble	\$ 78,506.28
Mario	Novo	\$ 111,089.07
Jean Marie	O'Connor	\$ 58,751.46
Robert J.	O'Connor	\$ 153,767.97
John	O'Kean	\$ 105,123.15
Cesar	Olavarria	\$ 143,250.93
Anthony	Olivera	\$ 107,049.33
David	Olivera Jr.	\$ 127,870.92
William	Oquendo	\$ 113,108.94
Robert C.	Orsini	\$ 59,918.40
Jose	Padilla	\$ 111,187.89
Carlos	Padilla	\$ 31,960.98
Hector	Pagan	\$ 35,000.10
Migdalia	Pagan-Milano	\$ 44,000.01
Jason	Palamara	\$ 54,180.09
Liana	Palladino	\$ 77,745.15
Andrea	Papa	\$ 83,952.99
Anthony P.	Pasculli	\$ 159,340.50
Tory A.	Pasculli	\$ 190,708.02
Ilarione M.	Patruno	\$ 122,717.43
James E.	Peck	\$ 155,674.98
Michael T	Pellecchia	\$ 44,106.12
Pantaleo	Pellegrini	\$ 129,320.01
Angelina	Pena	\$ 42,229.89
Maria	Pepe	\$ 110,121.39

2020		
first_name	last_name	annual
Alfredo	Perez	\$ 111,187.89
Andrew J.	Perez	\$ 107,049.33
Jace	Perez	\$ 36,499.95
Dominick	Perkins	\$ 35,999.91
Anton	Peskens	\$ 199,691.46
Joseph	Petrillo	\$ 61,794.09
John	Petrosino	\$ 161,137.35
Joseph	Piccininni	\$ 150,972.12
Albert D.	Pierro	\$ 113,209.92
Joshua L.	Pineiro	\$ 109,166.40
Jessica	Pizanie	\$ 35,999.91
Rudy	Praylow	\$ 35,000.10
Vincent M.	Prestimonico	\$ 54,574.02
Jimmy	Principe	\$ 105,123.15
Adriana	Puga	\$ 40,596.39
Paul	Quinn	\$ 96,442.92
John	Quinones	\$ 99,563.04
Fabian	Quinones	\$ 69,323.58
Joseph	Radigan	\$ 105,123.15
Ruben	Ramos	\$ 24,129.90
Carmelo	Ramos	\$ 38,439.90
Nicola	Ratto	\$ 88,830.81
Melissa	Reyes	\$ 34,509.78
Rocco	Riccardi	\$ 68,667.48
Joseph J.	Riccardi	\$ 55,209.60
Gerald	Riccardi	\$ 57,042.36
Anthony N.	Ricciardi	\$ 106,014.69
Ronald J.	Richards	\$ 150,972.12
Anthony	Richards	\$ 101,079.90
James A.	Richardson	\$ 40,319.91
Efren	Riofrio	\$ 51,720.39
Jeannette	Rios	\$ 34,509.78
Eduardo	Rivera	\$ 51,448.50
Maricela	Rivera	\$ 58,428.81
Ebony	Rivera	\$ 41,099.40
Kevin K.	Robinson	\$ 107,144.91
Manuel M.	Rodriguez	\$ 14,932.89
Frank	Rodriguez	\$ 35,999.91
Luis	Rodriguez	\$ 86,166.45
Daniel	Rodriguez	\$ 31,200.12
Rafael A	Roman	\$ 119,274.12
Robert	Roman Jr.	\$ 110,160.00

2020		
first_name	last_name	annual
Anthony	Romano	\$ 42,439.41
Raquel	Romero	\$ 61,510.59
Francisco	Rosa	\$ 116,600.04
Angel L	Rosado	\$ 63,459.45
Michael	Ross	\$ 54,180.09
Donald R.	Rosso	\$ 134,974.89
Mary	Rotondi	\$ 68,240.07
Keith	Rotondi	\$ 135,032.67
Benedict	Rotondi	\$ 92,314.35
MaryBeth	Rotondi	\$ 52,993.17
William J.	Rozmester	\$ 189,537.57
Marisol	Ruiz	\$ 40,495.41
Anthony P.	Russo	\$ 121,980.06
Michael S.	Russo	\$ 24,130.17
Anthony	Rutkowski	\$ 86,166.45
Anne Marie	Sacco	\$ 56,989.44
Kelly	Salem	\$ 37,500.03
Mark	Salerno	\$ 88,238.70
Luis	Salinas	\$ 34,020.81
Rocco C.	Salvemini	\$ 39,770.73
Angel	Sanabria	\$ 36,233.46
Antonio Jr.	Sanchez	\$ 107,144.91
Cosmo	Sancilio	\$ 52,787.97
Lisa	Sanes	\$ 64,714.41
Charles D.	Santiago	\$ 111,187.89
Teddy D.	Santiago	\$ 109,069.20
Feliciano	Santos	\$ 65,750.13
Yvette	Saulnier	\$ 81,494.64
Benjamin	Scantling	\$ 57,146.85
Joseph	Scardino	\$ 86,154.03
Libon	Schelmety	\$ 111,089.07
Saverio	Sciancalepore	\$ 43,625.52
Jennifer	Scott	\$ 35,699.40
Stephen A.	Scrivani	\$ 107,144.91
Annastacia M.	Seguinot	\$ 69,877.08
Amanda C	Seguinot	\$ 44,790.84
Shelby	Seickendick	\$ 51,451.47
Edward M.	Sellick	\$ 127,870.92
Yajaida	Serrano	\$ 36,999.99
Ryan C.	Sharp	\$ 127,199.97
Eyal Z.	Shaul	\$ 107,144.91
Joseph	Shine	\$ 65,750.13

2020		
first_name	last_name	annual
Daniel	Simone III	\$ 113,389.20
Kevin	Smith	\$ 57,146.85
Violetta	Smolic	\$ 35,999.91
Dilip B.	Soni	\$ 34,841.61
Christopher	Sorrentino	\$ 54,180.09
Daniel	Soto	\$ 115,231.14
Tyler	Soto	\$ 80,793.99
Joseph M.	Spano	\$ 43,194.87
Walter	Sparacino	\$ 76,475.88
Joseph	Spina	\$ 109,166.40
Michael J.	Stefano	\$ 156,563.55
Carmen	Stefano	\$ 43,259.94
Deidra	Stewart	\$ 34,509.78
Michael	Straten	\$ 77,745.15
Caleb	Stratton	\$ 109,831.68
Thomas	Sweeney	\$ 42,000.12
John D	Taglieri	\$ 107,144.91
Joseph	Taglieri III	\$ 105,123.15
Ryan	Talerico	\$ 42,579.27
Antonio	Tamborra	\$ 153,767.97
Antonio	Tamborra	\$ 54,180.09
Domenick	Tarabocchia	\$ 115,231.14
Nancy A	Tarantino	\$ 114,768.09
Zenaida	Tavarez	\$ 48,406.14
Turo	Thomas	\$ 48,552.75
Peter	Torok	\$ 32,538.24
Samuel V.	Torres	\$ 153,767.97
Richard M.	Torres	\$ 118,800.00
Francis	Totaro	\$ 53,543.16
James J.	Tricarico	\$ 91,700.37
Michael	Tridente	\$ 43,594.47
Robert	Truppner	\$ 31,212.00
Ricky	Truppner	\$ 77,745.15
Joseph	Turner	\$ 194,614.38
David	Turner	\$ 109,166.40
Eugene	Turonis	\$ 105,123.15
Louis	Turso	\$ 156,563.55
James P.	Twyford	\$ 107,144.91
Maryann C	Valente	\$ 94,741.92
Nicklas	Valerius	\$ 77,745.15
Trisha	Valladares	\$ 31,200.12
Mark	Varcadipane	\$ 31,200.12

2020

first_name	last_name	annual
Anibal F.	Vasquez	\$ 150,972.12
Jayla	Vega	\$ 67,964.40
Josue	Velez	\$ 115,540.02
Matthew	Velez	\$ 105,123.15
Kleber	Vera	\$ 36,749.97
Rose M.	Villanueva	\$ 57,795.12
Sandra	Vizcaino	\$ 36,999.99
Joseph J.	Volaric	\$ 153,767.97
Keith M.	Volaric	\$ 111,187.89
Unika Y.	Walker	\$ 59,689.71
Keeon	Walker	\$ 107,144.91
Peter	Wehmeyer	\$ 42,999.93
Walter D	Wehrhahn	\$ 31,836.24
Elizabeth	Weiss	\$ 42,739.65
Timothy	Weyouche	\$ 52,884.63
Carol	Whalen	\$ 38,109.96
Scott	Whalen	\$ 39,860.91
Clinton	Wheeler	\$ 34,608.06
Kathleen S.	White	\$ 60,445.71
Edward D	White	\$ 52,673.49
Edward D.	White Jr.	\$ 50,902.29
Christopher L	Willis	\$ 46,039.05
Lawrence	Wilson	\$ 40,138.47
Cathleen	Wolf	\$ 55,000.08
Thomas	Worley	\$ 105,123.15
Frances	Zampella	\$ 61,972.29
Angela	Zampella	\$ 35,999.91
Louis	Zampella Jr.	\$ 156,563.55
Peter W.	Zanin	\$ 135,966.87
Miguel	Zapata	\$ 105,123.15
Carmen	Zayas	\$ 40,837.77
Luke	Zeszotarski	\$ 109,199.88

Proceed with Layoff Action

First Name	Last Name	Department	Title
Jennifer	Boehm	Administration	Sr. Customer Service Rep.
Gerard	Broderick	Environmental Services	Sanitation Inspector
Joseph	Cascetta	Human Services	Laborer 3
Victor	Chirichella	Human Services	Laborer 3
Gerard	Ciandella	Human Services	Deputy Registrar - Vital Statistics
William	De Angelo	Environmental Services	Laborer 3
Al	Dineros	Administration	Purchasing Agent
Sandra	Dortch	Human Services	Secretarial Assistant
Nicholas	Felola	Administration	Fire Protection Sub-Code Official
Pamela	Flores	Administration	Keyboarding Clerk 2
Sandra	Fortunato	Transportation & Parking	Senior Account Clerk
Joseph	Johnson	Environmental Services	Public Works Repairer
Michael	Johnson	Transportation & Parking	Laborer 3
Michael	Korman	Public Safety	Management Specialist
Diane	Lanza	Clerk	Principal Account Clerk
Debra Ann	Lisa	Administration	Assistant Violations Clerk
Arlene	Lopez	Administration	Assistant Violations Clerk
Diane	Nieves - Carreras	Human Services	Secretarial Assistant
Joseph	Petrillo	Human Services	Recreation Supervisor
Rosely	Reinoso	Administration	Clerk 2
Anthony	Ricciardi	Transportation & Parking	Chief Clerk
William	Rozmester	Public Safety	Battalion Fire Chief
Lisa	Sanes	Administration	Keyboarding Clerk 2
Walter	Sparacino	Environmental Services	Laborer 3
Michael	Tridente	Environmental Services	Code Enforcement Officer
Maryann	Valente	Human Services	Administrative Secretary
Kleber	Vera	Environmental Services	Building Maintenance Worker
Rose	Villanueva	Public Safety	Keyboarding Clerk 2
Unika	Walker	Administration	Payroll Clerk
Elizabeth	Weiss	Community Development	Code Enforcement Officer

Appointment Type		Amount			
RAP		50,004.81			
RAQ		53,308.26			
RAP		83,640.87			
RAQ		90,110.07			
RAO		57,281.85			
RAO		81,127.17	Army Veteran		
RAO		94,339.35	Navy Veteran		
RAP		70,932.51			
RAP		98,536.50			
RAP		43,725.69			
RA4		65,953.98			
RAO		37,800.00			
RAP		89,327.34			
RAT		135,855.90			
RAT		77,950.89			
RAQ		70,320.96			
RAQ		69,719.94			
RAP		76,500.45			
RAO		61,794.09	Army Veteran		
RAP			Non Union		
RAP		106,014.69			
RAP					
RAP		64,714.41			
RAO		76,475.88			
RAP		43,594.47			
RAQ		94,741.92			
RAN		36,749.97			
RAP		57,295.12			
RAT		59,689.71			
RAP		42,739.65			
		1,990,246.45	218,927.11	29,853.70	2,239,027.26
			Pension	Health	
			11%	1.50%	

State of New Jersey
Department of Community Affairs
Annual Debt Statement

Official Hoboken City - 2019

Date Prepared: 1/29/2020

Budget Year Ending December 31 (Month D-D) 2019 (Year)

Name: George DeStefano Phone: 201-420-2000x7002
 Title: Chief Financial Officer Email: gdestefano@hobokennj.gov
 Address: 94 Washington Street
Hoboken, NJ 07030 CFO Cert #: N0362

George DeStefano, being duly sworn, deposes and says: Deponent is the Chief Financial Officer of Hoboken City - County of Hudson here and in the statement hereinafter mentioned called the local unit. This Annual Debt Statement is a true statement of the debt condition of the local unit as of the date therein stated above and is computed as provided by the Local Bond Law of New Jersey.

	Gross Debt	Deduction	Net Debt
Total Bonds and Notes for Local School Purposes	\$0.00	\$0.00	\$0.00
Total Bonds and Notes for Regional School Purposes	\$	\$	\$0.00
Total Bonds and Notes for all Utilities	\$20,555,000.00	\$20,555,000.00	\$0.00
Municipal/County General Obligations	\$233,867,305.51	\$112,352,721.17	\$121,514,584.34
Total	\$254,422,305.51	\$132,907,721.17	\$121,514,584.34

Equalized valuation basis (the average of the equalized valuations of real estate, including improvements and the assessed valuation of class II railroad property of the local unit for the last 3 preceding years).

<u>Year</u>		
(1) <u>2017</u>	Equalized Valuation Real Property with Improvements plus assessed valuation of Class II RR Property	\$16,422,448,735.00
(2) <u>2018</u>	Equalized Valuation Real Property with Improvements plus assessed valuation of Class II RR Property	\$17,336,598,452.00
(3) <u>2019</u>	Equalized Valuation Real Property with Improvements plus assessed valuation of Class II RR Property	\$17,533,605,299.00
Equalized Valuation Basis - Average of (1), (2) and (3).....		\$17,097,550,828.67
Net Debt expressed as a percentage of such equalized valuation basis is: %		0.711%

EXHIBIT H

BONDS AND NOTES FOR LOCAL SCHOOL PURPOSES

Local School District Type (select one):		<u>Type II</u>
1.	Term Bonds	\$
2.	Serial Bonds	
	(a) Issued	\$
	(b) Authorized but not issued	\$
3.	Temporary Notes	
	(a) Issued	\$
	(b) Authorized but not issued	\$
4.	Total Bonds and Notes	\$0.00

DEDUCTIONS APPLICABLE TO BONDS AND NOTES - FOR SCHOOL PURPOSES

Amounts held or to be held for the sole purpose of paying bonds and notes included above.

5.	Sinking funds on hand for bonds shown as Line 1 but not in excess of such bonds.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										</
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BONDS AND NOTES FOR REGIONAL SCHOOL PURPOSES

Regional School District

1. TERM BONDS	\$
2. SERIAL BONDS	
(a) Issued	\$
(b) Authorized but not issued	\$
3. TEMPORARY BONDS AND NOTES	
(a) Issued	\$
(b) Authorized but not issued	\$
4. TOTAL OF REGIONAL SCHOOL BONDS AND NOTES	\$

N.J.S.A. 40A:2-43 reads in part as follows: "Gross debt of a municipality shall also include that amount of the total of all the bonds and notes issued and authorized but not issued by any school district including the area of the municipality, which results from the application to such total of the ratio which the equalized valuation basis of the municipality bears to the sum of the equalized valuation basis of each municipality in any such school district."

COMPUTATION OF REGIONAL AND/OR CONSOLIDATED SCHOOL DISTRICT DEBT

% OF VALUATIONS APPORTIONED TO EACH MUNICIPALITY			APPORTIONMENT OF DEBT – Dec. 31,		
Municipality	Average Equalized Valuations	%	Serial Bonds Issued	Temp. Bond – Notes Issued	Authorized But not Issued
		%	\$	\$	\$
Totals		%	\$	\$	\$

BONDS AND NOTES FOR UTILITY FUND

	Parking	Utility	
1.	Term bonds		\$
2.	Serial bonds		
	(a) Issued	\$10,225,000.00	
	(b) Authorized but not issued	\$2,690,000.00	
3.	Bond Anticipation Notes		
	(a) Issued	\$3,610,000.00	
	(b) Authorized but not issued	\$	
4.	Capital Notes (N.J.S.A. 40A:2-8)		
	(a) Issued	\$	
	(b) Authorized but not issued	\$	
5.	Other		
	(a) Issued	\$4,030,000.00	
	(b) Authorized but not issued	\$	
6.	Total		\$20,555,000.00

DEDUCTIONS APPLICABLE TO BONDS AND NOTES FOR SELF-LIQUIDATING PURPOSES

Self-Liquidating Utility Calculation

1.	Total Cash Receipts from Fees, Rents or Other Charges for Year		\$18,192,762.94
2.	Operating and Maintenance Cost	\$11,493,500.00	
3.	Debt Service		
	(a) Interest	\$622,000.00	
	(b) Notes	\$	
	(c) Serial Bonds	\$2,325,000.00	
	(d) Sinking Fund Requirements	\$	
4.	Debt Service per Current Budget (N.J.S.A. 40A:2-52)		
	(a) Interest on Refunding Bonds	\$	
	(b) Refunding Bonds	\$	
5.	Anticipated Deficit in Dedicated Assessment Budget	\$	
6.	Total Debt Service	\$2,947,000.00	
7.	Total Deductions (Line 2 plus Line 6)		\$14,440,500.00
8.	Excess in Revenues (Line 1 minus Line 7)		\$3,752,262.94
9.	Deficit in Revenues (Line 7 minus Line 1)		\$0.00
10.	Total Debt Service (Line 6)		\$2,947,000.00
11.	Deficit (smaller of Line 9 or Line 10) If Excess in Revenues (Line 8) all Utility Debt is Deductible		\$0.00
(a)	Gross Parking System Debt	\$20,555,000.00	
(b)	Less: Deficit (Capitalized at 5%), (Line 9 or line 11) \$- 0.00 times 20	\$0.00	
(c)	Deduction	\$20,555,000.00	
(d)	Plus: Cash held to Pay Bonds and Notes included in 2 (a) above	\$	
(e)	Total Deduction (Deficit in revenues)	\$20,555,000.00	
(f)	NonDeductible Combined GO Debt	\$	
	Total Allowable Deduction		\$20,555,000.00

OTHER BONDS, NOTES AND LOANS

1. Term Bonds		
Total Term Bonds	\$	\$
2. Serial Bonds (state purposes separately)		
(a) Issued		
Early Retirement Pension Refunding Bonds	\$5,302,442.00	
Taxable General Obligation Bonds - 2013	\$6,730,000.00	
General Obligation Bonds - 2017	\$10,160,000.00	
General Obligation Bonds - 2018	\$55,040,000.00	
Total Serial Bonds Issued		\$77,232,442.00
(b) Bonds Authorized but not Issued		
Creation of North Park	\$334,500.00	
Bond Ordinance for Tax Overpayment Refunds	\$241,052.00	
DR-233 Improvements to Parks and Buildings, Acquisition of Land,	\$230.00	
DR-326 Reconstruction of Pier C	\$1,065,176.88	
Developer's Share: Reserve for Maxwell Place Walkway	\$101,730.00	
Z-18 Improvements to 1600 Park Ave & Hoboken Cove	\$69,394.00	
Z-23 Acquisition of Fire Apparatus	\$119,821.00	
Z-94 Acquisition of Various Parcels of Land	\$17,454,000.00	
Z-262 Completion of Various Improvements to Elysian Park	\$200,000.00	
Z-326 Various Improvements to Stormwater System	\$3,043,673.00	
Z-360 Rehab and/or Replacement of Water Mains	\$200,000.00	
Z-370 Acquisition of Property for Open Space	\$721,568.00	
Z-426 Reconstruction of a Meter Chamber & Rehabilitation	\$5,250,000.00	
Z-441 Supplemental Funding for the Acquisition of Property for Open Space	\$48,511.00	
Z-497 Various Capital Equipment for Police & Reconstruct City Roads	\$4,009,000.00	
Z-498 Rehab/ Replace Various Water Mains	\$991,000.00	
Z-503 Acquire Real Property for Open Space Expand SW Park	\$4,949,000.00	
Z-523 Acquisition of Public Safety Communications Equipment	\$500.00	
B-6 Rehab/Replace Water Mains and Green Infrastructure (NJEIT)	\$571,785.00	
B-113 Construcion of Northwest Resiliency Park	\$18,088,000.00	
B-158 Acquis. And Installation of Permanent Public Art	\$19,000.00	
B-163 Acquis. Of Various Capital Equipment	\$1,779,112.00	
B-185 Supp. Funding Acq. & Install. Of Salt Storage Building	\$237,500.00	
Total Serial Bonds Authorized but not Issued		\$59,494,552.88
3. Total Serial Bonds Issued and Authorized but not Issued		\$136,726,994.88

OTHER BONDS, NOTES AND LOANS
BOND ANTICIPATION NOTES (state purposes separately)

4. **Bond Anticipation Notes**

(a) Issued

B-5 Completion of Various Capital Improvements	\$2,090,000.00	
B-47 Compl of Var Capital Improvs and Acquis Var		
Cap Equip	\$3,325,000.00	
Z-23 Acquisition of Fire Apparatus	\$386,000.00	
Z-149 Acq of Capital Equipment & Compl of Var		
Cap Improvs	\$272,000.00	
Z-94 Acquisition of Various Parcels of Land	\$1,546,000.00	
Total Bond Anticipation Notes Issued		<u>\$7,619,000.00</u>

(b) Authorized but not Issued

	\$	
Total Bond Anticipation Notes Authorized but not		
Issued		<u>\$</u>

5. **Total Bond Anticipation Notes Issued and Authorized but not Issued** \$7,619,000.00

OTHER BONDS, NOTES AND LOANS
MISCELLANEOUS BONDS, NOTES AND LOANS

(not including Tax Anticipation Notes, Emergency Notes, Special Emergency Notes and Utility Revenue Notes)

6. Miscellaneous Bonds, Notes and Loans

(a) Issued

Green Trust Loans	\$852,708.58	
NJ IBank Loans	\$10,230,642.05	
NJ IBank Temporary Loans Issued and Obligated but not Issued	\$78,437,960.00	
Miscellaneous Bonds, Notes and Loans Issued		<u>\$89,521,310.63</u>

(b) Authorized but not Issued

Miscellaneous Bonds and Notes Authorized but not Issued	\$	<u>\$</u>
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Total Miscellaneous Bonds, Notes and Loans Issued and Authorized but not Issued	<u>\$89,521,310.63</u>
Total of all Miscellaneous Bonds, Notes and Loans Issued and Authorized but not Issued	<u>\$233,867,305.51</u>

DEDUCTIONS APPLICABLE TO OTHER BONDS AND NOTES

1. Amounts held or to be held for the sole purpose of paying general bonds and notes included

(a) Sinking funds on hand for term bonds

	\$	
		\$

(b) Funds on hand (including proceeds of bonds and notes held to pay other bonds and notes), in those cases where such funds cannot be diverted to purposes other than the payment of bonds and notes

Open Space Debt	\$111,991,747.17	
Reserve for Payment of Bonds	\$360,974.00	
		\$112,352,721.17

(c) Estimated proceeds of bonds and notes authorized but not issued where such proceeds will be used for the sole purpose of paying bonds and notes

	\$	
		\$

(d) Accounts receivable from other public authorities applicable only to the payment of any part of the gross debt not otherwise deductible

	\$	
		\$

2. Bonds authorized by another Public Body to be guaranteed by the municipality

		\$
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3. Bonds issued and bonds authorized by not issued to meet cash grants-in-aid for housing authority, redevelopment agency or municipality acting as its local public agency [N.J.S.A. 55:14B-4.1(d)]

		\$
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4. Bonds issued and bonds authorized but not issued - Capital projects for County Colleges (N.J.S.A. 18A:64A-22.1 to 18A:64A-22.8)

		\$
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5. Refunding Bonds (N.J.S.A. 40A:2-52)

	\$	
		\$

Total Deductions Applicable to Other Bonds and Notes

		\$112,352,721.17
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**BONDS AUTHORIZED/ISSUED BY ANOTHER PUBLIC BODY
TO BE GUARANTEED BY THE MUNICIPALITY**

<hr/>	\$	
Total Bonds and Notes authorized/issued by another Public Body to be guaranteed by the municipality		<hr/> \$

**SPECIAL DEBT STATEMENT BORROWING POWER
AVAILABLE UNDER N.J.S.A. 40A:2-7(f)**

1.	Balance of debt incurring capacity December 31, 2018 (N.J.S.A. 40:1-16(d))		\$
2.	Obligations heretofore authorized during 2019 in excess of debt limitation and pursuant to:		
	(a) N.J.S.A. 40A:2-7, paragraph (d)	\$	
	(b) N.J.S.A. 40A:2-7, paragraph (f)	\$	
	(c) N.J.S.A. 40A:2-7, paragraph (g)	\$	
	Total		\$0.00
3.	Less 2018 authorizations repealed during 2019		\$
4.	Net authorizations during 2019		\$
5.	Balance of debt incurring capacity December 31, 2019 (N.J.S.A. 40:1-16(d))		\$0.00

Obligations NOT Included in Gross Debt

1.	Capital Leases and Other Commitments		\$
	Total Leases and Other Comittments		\$
2.	Guarantees NOT included in Gross Debt – Public and Private		
	Total Guarantees NOT included in Gross Debt – Public and Private		\$