

**NBHA RESOLUTION # 2025 – 7/25 #30**

Resolution approving, authorizing, and ratifying payment of bills for July 2025.

COMMISSIONERS	MOVES	SECONDS	AYES	NAYS	ABSTAIN	ABSENT
CALDWELL						X
DUNLAP			✓			
GIORGIANNI						X
MEDINA HERNANDEZ		X	✓			
WOLDE			✓			
BLEVINS			✓			
CHAIRPERSON WRIGHT	X		✓			

Passed on this 24<sup>th</sup> day of September, 2025 (see Attached Vote Box)

  
\_\_\_\_\_  
**ZACHARY WRIGHT**, Chairperson

  
\_\_\_\_\_  
**DANIEL TOTO**, Executive Director And Secretary to the Board

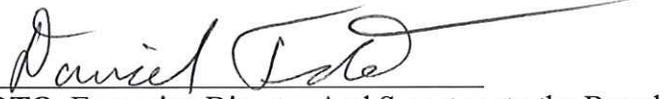
**NBHA RESOLUTION 2025 – 8/25 #31**

Resolution approving, authorizing, and ratifying payment of bills for August 2025.

COMMISSIONERS	MOVES	SECONDS	AYES	NAYS	ABSTAIN	ABSENT
CALDWELL						X
DUNLAP			✓			
GIORGIANNI						X
MEDINA HERNANDEZ		✓	✓			
WOLDE			✓			
BLEVINS			✓			
CHAIRPERSON WRIGHT	✓		✓			

Passed on this 24<sup>th</sup> day of September, 2025 (see Attached Vote Box)

  
\_\_\_\_\_  
**ZACHARY WRIGHT**, Chairperson

  
\_\_\_\_\_  
**DANIEL TOTO**, Executive Director And Secretary to the Board

**NBHA RESOLUTION 2025 – 9/25 #32**

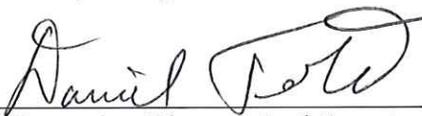
Resolution of the New Brunswick Housing and Redevelopment Authority  
Authorizing and Approving Submission of a Section 18 Application to the U.S.  
Department of HUD.

COMMISSIONERS	MOVES	SECONDS	AYES	NAYS	ABSTAIN	ABSENT
CALDWELL						✓
DUNLAP			✓			
GIORGIANNI						✓
MEDINA HERNANDEZ		✓	✓			
WOLDE			✓			
BLEVINS			✓			
CHAIRPERSON WRIGHT	✓		✓			

Passed on this 24<sup>th</sup> day of September 2025 (see Attached Vote Box)



**ZACHARY WRIGHT**, Chairperson



**DANIEL TOTO**, Executive Director And Secretary to the Board

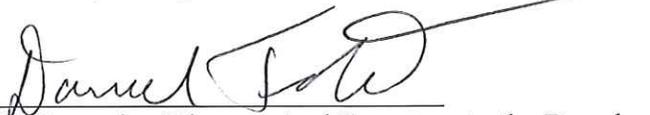
**NBHA RESOLUTION 2025 – 9/25 #33**

Resolution Approving the Landlord Incentive Program presented by CSG Consulting.

COMMISSIONERS	MOVES	SECONDS	AYES	NAYS	ABSTAIN	ABSENT
CALDWELL						X
DUNLAP			✓			
GIORGIANNI						X
MEDINA HERNANDEZ	✓	✓	✓			
WOLDE			✓			
BLEVINS		✓	✓			
CHAIRPERSON WRIGHT			✓			

Passed on this 24<sup>th</sup> day of September, 2025 (see Attached Vote Box)

  
\_\_\_\_\_  
**ZACHARY WRIGHT**, Chairperson

  
\_\_\_\_\_  
**DANIEL TOTO**, Executive Director And Secretary to the Board

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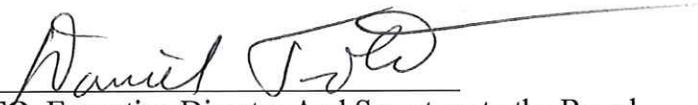
**NBHA RESOLUTION 2025 – 9/25 #34**

Resolution Approving New Board member (Elizabeth Vignuolo) on the New Brunswick Housing and Redevelopment Authority filling the vacancy created by long time board member Dr. Dale Caldwell resignation.

COMMISSIONERS	MOVES	SECONDS	AYES	NAYS	ABSTAIN	ABSENT
CALDWELL						
DUNLAP						
GIORGIANNI						
MEDINA HERNANDEZ						
WOLDE						
BLEVINS						
CHAIRPERSON WRIGHT						

Passed on this 24<sup>th</sup> day of September, 2025 (see Attached Vote Box)

  
\_\_\_\_\_  
**ZACHARY WRIGHT**, Chairperson

  
\_\_\_\_\_  
**DANIEL TOTO**, Executive Director And Secretary to the Board

**(NBHA RESOLUTION 2025-6/25 #35 Executive Session if Needed)**

Adjournment

The meeting may also include other NBHA business and redevelopment matters deemed necessary by the Board of Commissioners.

**RESOLUTION  
of the  
HOUSING AUTHORITY OF THE  
CITY OF NEW BRUSWICK**

Resolution No. 2025-32

**RESOLUTION TO APPROVE AND AUTHORIZE THE INITIATION OF THE  
APPLICATION PROCESS FOR A SECTION 18 DEMOLITION / DISPOSITION**

**Date Introduced: September 24, 2025**

**Date Adopted: September 24, 2025**

**WHEREAS**, the Housing Authority of the City of New Brunswick (“Housing Authority”), a public entity organized and existing pursuant to the Code of Federal Regulations, the U.S. Department of Housing and Urban Development (“HUD”), and the laws of the State of New Jersey, has determined that it is in need of ensuring a cost-effective revitalization of Schwartz Homes (the “Property”); and

**WHEREAS**, therefore, the Housing Authority wishes to consider a Section 18 Demolition / Disposition of the Property; and

**WHEREAS**, the Housing Authority has consulted with and obtained support for a Section 18 Demolition / Disposition of the Property from local government; and

**WHEREAS**, accordingly, the Board of Commissioners wishes to authorize the preparation of a Section 18 Demolition / Disposition application; and

**WHEREAS**, the Board of Commissioners has determined that it is in the best interest of the Housing Authority and its overall goal of providing quality, affordable housing to low-income families and seniors to approve and authorize the initiation of the application process for a Section 18 Demolition / Disposition;

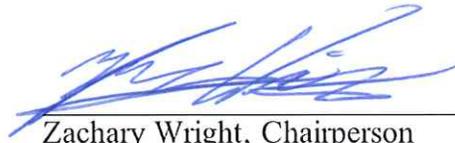
**NOW THEREFORE,**

**BE IT RESOLVED**, that the Board of Commissioners of the Housing Authority of the City of New Brunswick hereby approves and authorizes the initiation of the application process for a Section 18 Demolition / Disposition of Schwartz Homes; and

**BE IT FURTHER RESOLVED**, that the Board hereby directs that the Executive Director shall, with the assistance of any and all Housing Authority professionals and consultants, take all necessary steps to prepare the Section 18 application; and

**BE IT FURTHER RESOLVED**, that the Board hereby directs that no Section 18 Demolition / Disposition application shall be submitted without further Board approval; and

**BE IT FURTHER RESOLVED**, that the Board hereby authorizes the Executive Director to take any and all necessary administrative actions to implement this resolution.



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Zachary Wright, Chairperson  
Housing Authority of the City of New Brunswick

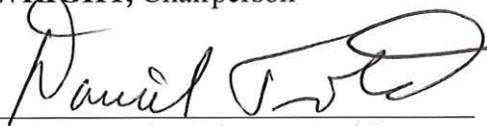
**NBHA RESOLUTION 2025 – 9/25 #32**

Resolution of the New Brunswick Housing and Redevelopment Authority  
Authorizing and Approving Submission of a Section 18 Application to the U.S.  
Department of HUD.

COMMISSIONERS	MOVES	SECONDS	AYES	NAYS	ABSTAIN	ABSENT
CALDWELL						✓
DUNLAP				✓		
GIORGIANNI						✓
MEDINA HERNANDEZ		✓		✓		
WOLDE				✓		
BLEVINS				✓		
CHAIRPERSON WRIGHT	✓			✓		

Passed on this 24<sup>th</sup> day of September 2025 (see Attached Vote Box)

  
\_\_\_\_\_  
**ZACHARY WRIGHT**, Chairperson

  
\_\_\_\_\_  
**DANIEL TOTO**, Executive Director And Secretary to the Board



August 14, 2025

Danny Toto, Executive Director  
New Brunswick Housing Authority  
7 Van Dyke Avenue  
New Brunswick, NJ 08901  
[dtoto@nbnNBHA.org](mailto:dtoto@nbnNBHA.org)

Re: Engagement Letter

Dear Mr. Toto:

This letter specifies a scope of work and compensation change order to the engagement between CSG Advisors Incorporated ("CSG"), located at 41 Perimeter Center East, Suite 615, Atlanta, GA 30346, and New Brunswick Housing Authority ("NBHA"), located at 7 Van Dyke Avenue, New Brunswick, NJ 08901.

#### **PURPOSE**

The objective of this engagement is to support the development and implementation of the Home Team Grant, a new initiative led by the New Brunswick Housing Authority, to strengthen housing quality and retention for low-income renters by investing in the long-term sustainability of small-scale rental properties.

The Home Team Grant is designed to support small-scale landlords—particularly owners of 1–4 unit properties—who serve Section 8 participants and other low-income households. The program aims to:

- Improve housing quality and stability for vulnerable tenants
- Preserve naturally occurring affordable housing (NOAH)
- Prevent involuntary neglect of properties due to rising operating costs
- Retain local landlords who are rooted in and committed to their communities

The program reframes landlords as community stewards and essential partners—not adversaries—offering both financial and technical assistance for critical repairs. This non-punitive, community-first approach is grounded in empathy, shared responsibility, and durable public investment.

CSG Advisors will support NBHA by serving as a strategic thought partner and technical advisor throughout the design and launch of the Home Team Grant. Our team will help refine the program framework, evaluate funding mechanisms, develop implementation tools and materials, and assist in stakeholder engagement efforts. Together, we will work to advance a pilot model that reflects NBHA's mission and delivers meaningful support to the local housing ecosystem.

#### **CORE PROGRAM PARAMETERS AND SCOPE OF SERVICES**

The following outlines the core parameters of the Home Team Grant pilot as currently envisioned by NBHA. These preliminary program design elements will serve as the foundation for further refinement, implementation planning, and rollout support with guidance from CSG Advisors. As

part of this engagement, CSG will assist NBHA in reviewing and strengthening each of these components to ensure feasibility, alignment with funding requirements, and readiness for launch.

Feature	Details
Total Funding Pool	\$1,000,000 (initial allocation from Section 8 reserves)
Grant Amount	Up to \$20,000 per property/project
Eligible Properties	Privately owned residential units housing low-income tenants ( $\leq$ 80% AMI), with emphasis on 1–4 unit buildings
Eligible Landlords	Owners in good standing who actively participate in the HCV or affordable housing program
Eligible Uses	Windows, roofing, HVAC, mold remediation, lead/asbestos abatement, safety/code compliance, accessibility upgrades, energy efficiency improvements
Affordability Term	7 years minimum — unit must remain rented to voucher or low-income tenants at defined rent limits
Repayment Clause	If sold or removed from affordability use during the 7-year term, the full grant amount is repayable with interest indexed to CPI-U (Consumer Price Index for All Urban Consumers) to preserve public value
Support Offered	Technical assistance, vetted contractor list, application support, and walkthroughs

### Administrative Plan Alignment (HCV)

To support the integration of the Home Team Grant with NBHA’s Housing Choice Voucher (HCV) program, an amendment to the HCV Administrative Plan will be drafted. This amendment will:

- Permit the use of rehabilitation funds to support affordability and HCV participation
- Define the affordability period and clawback mechanism indexed to inflation (CPI-U)
- Establish eligibility criteria, tenant protections, and allowable scopes of work
- Set forth compliance monitoring procedures and legal enforcement protocols

CSG will work in collaboration with NBHA to draft this amendment in compliance with HUD requirements. The finalized amendment will be presented to the NBHA Board for approval and submitted to HUD through the appropriate administrative channels.

### Explainer Narrative & Messaging Strategy

To promote successful program uptake and community engagement, NBHA will develop a messaging strategy that communicates the Home Team Grant’s purpose, value, and accessibility in clear and compelling terms. The communications approach will be centered around a character-driven narrative featuring “John,” a retired local public servant who owns a small rental property and strives to support his tenants despite rising costs. This human-centered storytelling approach

is designed to resonate with small landlords and the broader public, positioning the program as a practical solution for people trying to do the right thing.

Planned outreach materials include:

- A 1–2 minute explainer video to convey the program story and purpose
- Flyers, application guides, and step-by-step walkthroughs
- *Optional: Sample case studies and a program outcomes dashboard to highlight early impacts*

CSG will support NBHA in developing and refining the core narrative, reviewing draft messaging and materials, and advising on dissemination strategy to ensure alignment with program goals and audience needs.

## **IMPLEMENTATION PHASES & TIMELINE**

NBHA anticipates a phased approach to program rollout, aligned with both internal governance requirements and external stakeholder engagement. CSG will support NBHA across all phases, providing technical, strategic, and operational guidance to ensure a smooth and effective launch of the Home Team Grant pilot through the phases are outlined below:

### **Phase 1: Finalize Program Framework**

- Incorporate feedback from NBHA's Board and consultants
- Complete legal review and finalize all core program elements
- Create application
- Review criteria & selection process
- Creation and implementation of workflow process

### **Phase 2: Administrative Plan Amendment**

- Draft proposed amendment
- Review, adopt through Board action, and submit to HUD for approval

### **Phase 3: Public Outreach**

- Develop outreach and educational materials
- Host briefings and info sessions for landlords
- Build and launch an online application portal

### **Phase 4: Application Launch**

- Open application period
- Provide technical assistance to applicants
- Vet applicant and property eligibility

### **Phase 5: Property Inspection & Approval**

- Conduct site visits

– Finalize eligible scopes of work and repair budgets

**Phase 6: Agreement Execution**

– Coordinate with legal to execute formal grant agreements outlining terms, affordability requirements, and compliance time period provisions

**Phase 7: Work Completion & Reimbursement**

– Disburse grant funds upon verified completion of approved work

Throughout each phase, CSG will serve as a project manager advising on implementation sequencing, supporting document and process development, and helping to troubleshoot challenges as they arise.

**TERM OF ENGAGEMENT AGREEMENT**

The commencement date of the agreement is August 1, 2025. It is anticipated that this engagement will terminate no later than August 1, 2026, unless mutually agreed and amended in writing.

**TERMINATION OF ENGAGEMENT AGREEMENT**

Termination is noted above, however, either party may terminate this agreement given 30 days' written notice.

**COMPENSATION AND OUT-OF-POCKET EXPENSES**

Hourly Costs. Hourly fees for CSG staff to support the project are as follows. Time will be billed monthly and rounded to the nearest quarter hour. CSG is committed to fair billing practices based on the time and materials utilized for each project. Terms are Net 30. We estimating that initial project set up will cost \$25,000-35,000. After project set up, we will move to a flat fee which will be determined after the program requirements are established.

Not-to-Exceed. The total cost for programmatic upfront work will not exceed \$40,000 without prior written authorization from NBHA. For loan processing work, the total cost will not exceed \$200,000, based on the number of loans processed, without prior written authorization from NBHA.

<b>Title</b>	<b>Hourly Rate</b>
Principal	\$365
Vice President	\$293
Sr. Associate	\$262
Associate	\$257
Jr. Associate	\$200
Management	\$113

*\*Our hourly rates are subject to increase of 3% per position each year beginning January 1, 2026.*

Out of Pocket Expense. Reimbursement of travel expenses will require prior approval of NBHA.

#### **LEGAL EVENTS AND DISCIPLINARY HISTORY**

CSG does not have any legal events and disciplinary history on its Form MA and Form MA-I, which includes information about any criminal actions, regulatory actions, investigations, terminations, judgments, liens, civil judicial actions, customer complaints, arbitrations, and civil litigation, that would affect its ability to provide municipal advisory activities and adhere to its fiduciary duty. On September 17, 2024, resulting from the SEC's industry-wide examination of text, email, and social media message retention by companies subject to SEC regulation, CSG agreed to pay a civil penalty of \$40,000 and to cease and desist from committing or causing violations and any future violations of rules noted below.

The SEC found that CSG violated Section 17(a) of the Exchange Act and Rules 10Ba1-8 and Section 15B(c)(1) of the Exchange Act, as well as MSRB Rules G-8, G-9, and G-44. NBHA may electronically access CSG's most recent Form MA and each most recent Form MA-I filed with the Commission at the following website: [www.sec.gov/edgar/searchedgar/companysearch.html](http://www.sec.gov/edgar/searchedgar/companysearch.html). For more information, please see the linked press release: <https://www.sec.gov/newsroom/press-releases/2024-132>. There have been no additional material changes to a legal or disciplinary event disclosure on any Form MA or Form MA-I filed with the SEC.

#### **MUNICIPAL SECURITIES RULEMAKING BOARD RULE G-10 DISCLOSURE**

Pursuant to Municipal Securities Rulemaking Board Rule G-10, on Investor and Municipal Advisory Client Education and Protection, Municipal Advisors are required to provide certain written information to their municipal entity and obligated person clients which include the following:

- CSG is currently registered as a Municipal Advisor with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board.
- Within the Municipal Securities Rulemaking Board ("MSRB") website at [www.msrb.org](http://www.msrb.org), NBHA may obtain the Municipal Advisory client brochure that is posted on the MSRB website. The brochure describes the protections that may be provided by the MSRB Rules along with how to file a complaint with financial regulatory authorities.

#### **RECORD RETENTION**

Pursuant to the Securities and Exchange Commission (SEC) record retention regulations, CSG is required to maintain in writing all communication and created documents between CSG and NBHA for 5 years.

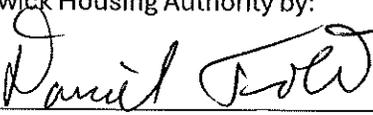
If there are any questions regarding the above, please do not hesitate to contact CSG. If the foregoing terms meet with your approval, please indicate your acceptance by executing both copies of this letter and returning one copy.

Sincerely,

CSG Advisors Incorporated

By:   
Tanya Dempsey, Principal

Acknowledged on behalf of  
New Brunswick Housing Authority by:

By:   
Danny Toto, Executive Director

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

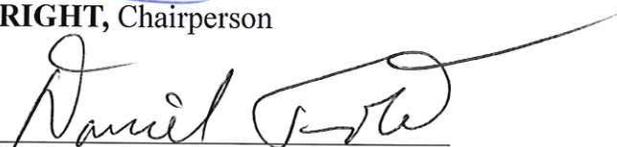
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Resolution Approving the Landlord Incentive Program presented by CSG Consulting.

COMMISSIONERS	MOVES	SECONDS	AYES	NAYS	ABSTAIN	ABSENT
CALDWELL						✓
DUNLAP			✓			
GIORGIANNI						✓
MEDINA HERNANDEZ	✓		✓			
WOLDE			✓			
BLEVINS		✓	✓			
CHAIRPERSON WRIGHT			✓			

Passed on this 24<sup>th</sup> day of September, 2025 (see Attached Vote Box)

  
\_\_\_\_\_  
**ZACHARY WRIGHT**, Chairperson

  
\_\_\_\_\_  
**DANIEL TOTO**, Executive Director And Secretary to the Board

**NBHA RESOLUTION 2025 – 9/25 #34**

Resolution Approving New Board member (Elizabeth Vignuolo) on the New Brunswick Housing and Redevelopment Authority filling the vacancy created by long time board member Dr. Dale Caldwell resignation.

COMMISSIONERS	MOVES	SECONDS	AYES	NAYS	ABSTAIN	ABSENT
CALDWELL						
DUNLAP						
GIORGIANNI						
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WOLDE						
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CHAIRPERSON WRIGHT						

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**ZACHARY WRIGHT**, Chairperson

  
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**DANIEL TOTO**, Executive Director And Secretary to the Board

**(NBHA RESOLUTION 2025-6/25 #35 Executive Session if Needed)**

Adjournment

The meeting may also include other NBHA business and redevelopment matters deemed necessary by the Board of Commissioners.

Informational Item – Landlord Incentive Program Presentation, Update on Penrose/Hildebrand Commons, Demolition and new construction of NBHA property and all other assigned Redevelopment properties under contract. Phada update from DC trip, Back to school supplies to children from our housing complex,

Unfinished Business

New Business (Resolutions)

**NBHA RESOLUTION 2025 – 7/25 #30 (6/25)**

Resolution Approving, Authorizing, and Ratifying payment of bills for July 2025.

**NBHA RESOLUTION 2025 – 8/25 #31 (9/25)**

Resolution Approving, Authorizing, and Ratifying payment of bills for August 2025.

**NBHA RESOLUTION 2025 – 9/25 #32 (9/25)**

Resolution of the New Brunswick Housing and Redevelopment Authority Authorizing and Approving Submission of a Section 18 Application to the U.S. Department of HUD

**NBHA RESOLUTION 2025 – 9/25 #33 (9/25)**

Resolution Approving the Landlord Incentive Program presented by CSG Consulting.

**NBHA RESOLUTION 2025 – 9/25 #34 (9/25)**

Resolution Approving New Board Member (Elizabeth Vignuolo) on the New Brunswick Housing and Redevelopment Authority filling the vacancy created by long time board member Dr. Dale Caldwell Resignation.

**(NBHA RESOLUTION 2025-6/26 #35 Executive Session if Needed)**

Adjournment

The meeting may also include other NBHA business and redevelopment matters deemed necessary by the Board of Commissioners.