	Start Year		End Year
Fiscal Year	2026	–	2027

Housing Authority Budget of:

Guttenberg Housing Authority

State Filing Year 2027

For the Period: ***April 1, 2026*** ***to*** ***March 31, 2027***

www.guttenbergha.org
Housing Authority Web Address

NJ DEPARTMENT OF
Community Affairs

Division of Local Government Services

2027 HOUSING AUTHORITY BUDGET
CERTIFICATION SECTION

2027

Guttenberg Housing Authority

HOUSING AUTHORITY BUDGET

FISCAL YEAR: April 01, 2026 to March 31, 2027

For Division Use Only

CERTIFICATION OF APPROVED BUDGET

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

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

By: _____ Date: _____

CERTIFICATION OF ADOPTED BUDGET

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

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

By: _____ Date: _____

2027 PREPARER'S CERTIFICATION

Guttenberg Housing Authority

HOUSING AUTHORITY BUDGET

FISCAL YEAR: April 01, 2026 to March 31, 2027

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

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

Preparer's Signature:	polcarifamily@aol.com
Name:	Peter J. Polcari, CPA
Title:	Fee Accountant
Address:	216 Sollas Court, Ridgewood, NJ 07450
Phone Number:	201-650-0618
Fax Number:	973-831-6972
E-mail Address:	polcrifamily@aol.com

HOUSING AUTHORITY INTERNET WEBSITE CERTIFICATION

Housing Authority's Web Address:	www.guttenbergha.org

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

☑ A description of the Authority's mission and responsibilities.

☑ The budgets for the current fiscal year and immediately preceding two prior years.

☑ The most recent Annual Comprehensive Financial Report (Unaudited) or similar financial information *(Similar information includes items such as Revenue and Expenditure pie charts, or other types of charts, along with other information that would be useful to the public in understanding the finances/budget of the Authority).*

☑ The complete (all pages) annual audits (not the Audit Synopsis) for the most recent fiscal year and immediately preceding two prior years.

☑ The Authority's rules, regulations and official policy statements deemed relevant by the governing body of the Authority to the interests of the residents within the Authority's service area or jurisdiction.

☑ Notice posted pursuant to the "Open Public Meetings Act" for each meeting of the Authority, setting forth the time date, location and agenda of each meeting.

☑ The approved minutes of each meeting of the Authority including all resolutions of the board and their committees; for at least three consecutive fiscal years.

☑ The name, mailing address, electronic mail address and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the Authority.

☑ A list of attorneys, advisors, consultants and any other person, firm, business, partnership, corporation or other organization which received any renumeration of $17,500 or more during the preceding fiscal year for any service whatsoever rendered to the Authority.

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

Name of Officer Certifying Compliance: Ruddys Andrade
Title of Officer Certifying Compliance: Executive Director
Signature: randrade@guttenbergha.org

2027 APPROVAL CERTIFICATION

Guttenberg Housing Authority

HOUSING AUTHORITY BUDGET

FISCAL YEAR: April 01, 2026 to March 31, 2027

It is hereby certified that the Housing Authority Budget, including all schedules appended hereto, copy of the Annual Budget and Capital Budget/Program approved by resolution by the governing body Guttenberg Housing Authority, at an open public meeting held pursuant to N.J.A.C. 5:31-2.3, on January 12, 2026.

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

Officer's Signature:	randrade@guttenbergha.org
Name:	Ruddys Andrade
Title:	Executive Director
Address:	6900 Broadway, Guttenberg, NJ 07093
Phone Number:	201-861-0900
Fax Number:	20-861-4521
E-mail Address:	randrade@guttenbergha.org

2027 HOUSING AUTHORITY BUDGET RESOLUTION

Guttenberg Housing Authority

FISCAL YEAR: April 01, 2026 to March 31, 2027

WHEREAS, the Annual Budget for Guttenberg Housing Authority for the fiscal year beginning April 01, 2026 and ending March 31, 2027 has been presented before the governing body of the Guttenberg Housing Authority at its open public meeting of January 12, 2026; and

WHEREAS, the Annual Budget as introduced reflects Total Revenues of $6,149,838.00, Total Appropriations including any Accumulated Deficit, if any, of $6,122,395.00, and Total Unrestriced Net Position planned to be utilized as funding thereof, of $0.00; and

WHEREAS, the Capital Budget as introduced reflects Total Capital Appropriations of $467,728.00 and Total Unrestricted Net Position planned to be utilized as funding thereof, of $200,000.00; and

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

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

NOW, THEREFORE BE IT RESOLVED, by the governing body of the Guttenberg Housing Authority, at an open public meeting held on January 12, 2026 that the Annual Budget, including all related schedules, and the Capital Budget/Program of the Guttenberg Housing Authority for the fiscal year beginning April 01, 2026 and ending March 31, 2027, is hereby approved; and

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

BE IT FURTHER RESOLVED, that the governing body of the Guttenberg Housing Authority will consider the Annual Budget and Capital Budget/Program for Adoption on March 02, 2026.

randrade@guttenbergha.org
(Secretary's Signature)

1/12/2026
(Date)

Governing Body Recorded Vote

Member	Aye	Nay	Abstain	Absent
Linda Habermann-Ward				
Jolene Mantineo				
Jorge De Armas				
Jorge Gomez				
Marisol Montanez				
Gonzalo Perez				
Luz Torres				

2027 ADOPTION CERTIFICATION

Guttenberg Housing Authority

HOUSING AUTHORITY BUDGET

FISCAL YEAR: April 01, 2026 to March 31, 2027

It is hereby certified that the Housing Authority Budget and Capital Budget/Program annexed hereto is a true the Budget adopted by the governing body of the Guttenberg Housing Authority, pursuant to N.J.A.C 5:31-2.3, on March 02, 2026.

Officer's Signature:			
Name:	Ruddys Andrade		
Title:	Executive Director		
Address:	6900 Broadway, Guttenberg, NJ 07093		
Phone Number:	201-861-0900	**Fax:**	20-861-4521
E-mail address:	randrade@guttenbergha.org		

2027 ADOPTED BUDGET RESOLUTION

Guttenberg Housing Authority

FISCAL YEAR: April 01, 2026 to March 31, 2027

WHEREAS, the Annual Budget and Capital Budget/Program for the Guttenberg Housing Authority for the fiscal year beginning April 01, 2026 and ending March 31, 2027 has been presented for adoption before the governing body of the Guttenberg Housing Authority at its open public meeting of March 2, 2026; and

WHEREAS, the Annual Budget and Capital Budget as presented for adoption reflects each item of revenue and appropriation in the same amount and title as set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services; and

WHEREAS, the Annual Budget presented for adoption reflects Total Revenues of $6,149,838.00, Total Appropriations, including any Accumulated Deficit, if any, of $6,122,395.00, and Total Unrestricted Net Position utilized of $0.00; and

WHEREAS, the Capital Budget as presented for adoption reflect Total Capital Appropriations of $467,728.00 and Total Unrestriced Net Position Utilized of $200,000.00; and

NOW, THEREFORE BE IT RESOLVED, by the governing body of the Guttenberg Housing Authority at an open public meeting held on March 2, 2026 that the Annual Budget and Capital Budget/Program of the Guttenberg Housing Authority for the fiscal year beginning April 01, 2026 and ending March 31, 2027 is hereby adopted and shall constitute appropriations for the purposes stated; and

BE IT FURTHER RESOLVED, that the Annual Budget and Capital Budget/Program as presented for adoption reflects each item of revenue and appropriation in the same amount and title as set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services.

_____ _____

(Secretary's Signature) (Date)

Governing Body Recorded Vote

Member	Aye	Nay	Abstain	Absent
Linda Habermann-Ward				
Jolene Mantineo				
Jorge De Armas				
Jorge Gomez				
Marisol Montanez				
Gonzalo Perez				
Luz Torres				

2027 HOUSING AUTHORITY BUDGET
NARRATIVE AND INFORMATION SECTION

2027 HOUSING AUTHORITY BUDGET MESSAGE & ANALYSIS

Guttenberg Housing Authority

FISCAL YEAR: April 01, 2026 to March 31, 2027

Answer all questions below using the space provided. Do not attach answers as a separate document.

1. Complete a brief statement on the Fiscal Year 2026 proposed Annual Budget and make comparison to the Fiscal Year 2025 adopted budget for each Revenue and Appropriations. Explain any variances over +/-10% (as shown on budget pages F-2 and F-4) for each individual revenue and appropriation line item. Explanations of variances should include a description of the reason for the increase or decrease in the budgeted line item, not just an indication of the amount and percent of change. Upload any supporting documentation that will help explain the reason for the increase or decrease in the budgeted line item.

The proposed 2027 budget represents management's efforts to continue operating within industry guidelines while continuing its' goal of providing affordable housing to the maximum number of tenants possible. In addition, the HA continued to make great strides in improving the physical condition of the buildings and intends to continue upgrades whenever possible. Both revenues and appropriations are expected to increase in 2027. The HA is budgetng for minor decrease in both laundry income and the security manager stipend from the Town. Budgeted laundry income is decreasing based on prior year actuals and the security stipend program is no longer in effect. The HA is, however, budgeting for increased portable management fees as additional units are leased up. With regard to Appropriations, the HA is expecting minor fluctuations in most line items due to inflation and other factors. Of particular note, fringe benefits are expected to increase due to the continually rising costs of health insurance and pension costs as the HA participates in the NJ State Health Benefits and PERS system. Utility costs are also expected to rise as the nation continues to see soaring costs in this area. Other line items are expected to show reduced costs. Training and the related travel costs will decrease since commissioners have met their education requirements and the PHA WEB conference will not be held in the coming year. Maintenance costs are expected to decrease as the HA plans to move these costs to the CFP Program as part of the unit turnover procedures. Overall, the HA will continue to use the stategy in effect to maintain the highest standards of service when possible and will monitor its' revenues and expenses in order to make the appropriate financial decisions necessary.

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

As the US and local economies rebound from the difficulties associated with inflation, the greatest question moving forward will be the time needed to bring inflation down. Increased costs across most line items will require the HA to continually monitor both revenues and expenses in order to operate within the fiscal constraints presented. Management is confident that it will be able to meet its' goals with a strict adherence to fiscal integrity and will strive to do everything in its' power to maintain the high standards previously achieved.

3. Describe the reasons for utilizing Unrestricted Net Position in the proposed Annual Budget (i.e. rate stabilization, debt service reduction, to balance the budget, etc.). If the Authority's budget anticipates a use of Unrestricted Net Position, this question must be answered.

The Authority does not anticipate using Unrestricted Net Position to fund normal operating costs and is budgeting for a surplus of $27,443 from Operations as noted on Page F-1 of this budget. The Authority is, however, budgeting to use $200,000 of Unrestricted Net Position to purchase and install a new fire pump at one of its' buildings. This is noted on Pages F-8 and CB-3 of the budget. As mentioned above, the HA is continually in the process of upgrading the buildings and infrastrucure. A new fire pump is essential to maintaining the highest safety standards to protect our tenants. This cost is above and beyond what was budgeted to be paid for out of HUD's Capital Fund Program so the HA is planning to use Unrestricted Net Assets to fund the project.

2027 HOUSING AUTHORITY BUDGET MESSAGE & ANALYSIS

Guttenberg Housing Authority

FISCAL YEAR: April 01, 2026 to March 31, 2027

Answer all questions below using the space provided. Do not attach answers as a separate document.

4. Identify any sources of funds transferred to the County/Municipality as PILOT payments, or a shared service and explain the reason for the transfer. Housing Authorities cannot transfer Unrestricted Net Position.

The PHA will make an annual PILOT payment to the Town and will also pay the Town for a shared service agreement for the use of a Housing Inspector. All of these costs are normal operating costs of housing authorities, are included in the appropriations of the Guttenberg Housing Authority, and will be paid out of current rents and operating subsidies. The HA will not be transferring any Unrestricted Net Position to the County or Municipality.

5. The proposed budget must not reflect an anticipated deficit from 2026 operations. If there exists an accumulated deficit from prior year's budgets (and funding is included in the proposed budget as a result of a prior year deficit) explain the funding plan to eliminate said deficit (N.J.S.A. 40A:5A-12). If the Authority has a net deficit reported in its most recent audit, it must provide a deficit reduction plan in response to this question.

While the proposed budget does not present an anticipated deficit from 2027 operations, the prior audit report reflects an accumulated deficit in Unrestricted Net Position of $2,045,688. The deficit is the direct result of GASB 68 and GASB 75 requiring the recording of unfunded pension liabilities and othe post employment benefit costs. Without these accruals and the related deferred inflows and outflows, the Unrestricted Net Position would be $1,780,433 at 3/31/2025 (prior audit period). In addition to instituting cost saving measures, the Authority sepatated its' laundry income as non-federal funds as directed by HUD and will make these funds available if needed. The non-federal funds are shown in the Other Programs column on the proposed budget. It is expected that the required payments will be made over a number of years. Even with these items, the authority will need to secure other revenue streams in order to reduce the accumulated deficit resulting from implementing GASB 68 and GASB 75. Most likely, the authority will look to HUD for funding and/or guidance since it is required to participate in the NJPERS system.

(Prepare a response to deficits in most recent audit report pertaining to Deficits to Unrestricted Net Position caused by recording Pension and Post-Employment Benefits liabilities as required by GASB 68 and GASB 75) and similar types of deficits in the audit report.

HOUSING AUTHORITY CONTACT INFORMATION
2027

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

Name of Authority:	**Guttenberg Housing Authority**			
Federal ID Number:	**22-6002843**			
Address:	6900 Broadway			
City, State, Zip:	Guttenberg		NJ	07093
Phone: (ext.)	201-861-0900	*Fax:*	201-861-4521	

Preparer's Name:	Petre J. Polcari, CPA			
Preparer's Address:	216 Sollas Court			
City, State, Zip:	Ridgewood		NJ	07450
Phone: (ext.)	201-650-0618	*Fax:*	973-831-6972	
E-mail:	polcarifamily@aol.com			
Chief Executive Officer*	Ruddys Andrade			
Or person who performs these functions under another title.				
Phone: (ext.)	201-861-0900	*Fax:*	201-861-4521	
E-mail:	randrade@guttenbergha.org			
Chief Financial Officer*	Ruddys Andrade			
Or person who performs these functions under another title.				
Phone: (ext.)	201-861-0900	*Fax:*	201-861-4521	
E-mail:	randrade@guttenbergha.org			
Name of Auditor:	Anthony Giampaolo, CPA			
Name of Firm:	Giampaolo & Associates			
Address:	467 Middletown-Lincroft Road			
City, State, Zip:	Lincroft		NJ	07738
Phone: (ext.)	732-842-4550	*Fax:*	732-842-4552	
E-mail:	tony@hpgnj.com			

HOUSING AUTHORITY INFORMATIONAL QUESTIONNAIRE

Guttenberg Housing Authority

FISCAL YEAR: April 01, 2026 to March 31, 2027

1. Provide the number of individuals employed as reported on the Authority's most recent Form W-3, Transmittal of Wage, and Tax Statement: | 19 |

2. Provide the amount of total salaries and wages reported on the Authority's most recent Form W-3, Transmittal of Wage, and Tax Statements: | $ 892,203.00 |

3. Provide the number of regular voting members of the governing body: | 7 | *(5 or 7 per State statute)*

4. Provide the number of alternate voting members of the governing body: | 0 | *(Maximum is 2)*

5. Does the Authority have any amounts receivable from current or former commissioners, officers, key employees, or the highest compensated employee? | No |

If "yes", provide a list of those individuals, their position, the amount receivable, and a description of the amount due to the Authority.

6. Was the Authority a party to a business transaction with one of the following parties:

a. A current or former commissioner, officer, key employee, or highest compensated employee? | No |

b. A family member of a current or former commissioner, officer, key employee, or highest compensated employee? | No |

c. An entity of which a current of former commissioner, officer, key employee, or highest compensated employee (or family member thereof) was an officer or direct or indirect owner? | No |

If the answer to any of the above is "yes", provide a description of the transaction including the name of the commissioner, officer, key employee, or highest compensated employee (or family member thereof) of the Authority; the name of the entity and relationship to the individual or family member; the amount paid; and whether the transaction was subject to a competitive bid process.

7. Did the Authority during the most recent fiscal year pay premiums, directly or indirectly, on a personal benefit contract*? | No |

**A personal benefit contract is generally any life insurance, annuity, or endowment contract that benefits, directly or indirectly, the transferor, a member of the transferor's family, or any other person designated by the transferor.*

If "yes", provide a description of the arrangement, the premiums paid, and indicate the beneficiary of the contract.

8. Explain the Authority's process for determining compensation for all persons listed on Page N-4. Include whether the Authority's process includes any of the following: 1) review and approval by the commissioners or a committee thereof; 2) study or survey of compensation data for comparable positions in similarly sized entities; 3) annual or periodic performance evaluation; 4) independent compensation consultant; and/or 5) written employment contract. Attach a narrative of your Authority's procedures for all individuals listed on Page N-4 (2 of 2).

HOUSING AUTHORITY INFORMATIONAL QUESTIONNAIRE (CONTINUED)

Guttenberg Housing Authority

FISCAL YEAR: April 01, 2026 to March 31, 2027

9. Did the Authority pay for meals or catering during the current fiscal year? Yes

If "yes", provide a detailed list of all meals and/or catering invoices for the current fiscal year and provide an explanation for each expenditure listed.

10. Did the Authority pay for travel expenses for any employee of individual listed on Page N-4? Yes

If "yes", provide a detailed list of all travel expenses for the current fiscal year and provide an explanation for each expenditure listed.

11. Did the Authority provide any of the following to or for a person listed on Page N-4 or any other employee of the Authority?

a. First class or charter travel	No
b. Travel for companions	No
c. Tax indemnification and gross-up payments	No
d. Discretionary spending account	No
e. Housing allowance or residence for personal use	No
f. Payments for business use of personal residence	No
g. Vehicle/auto allowance or vehicle for personal use	No
h. Health or social club dues or initiation fees	No
i. Personal services (i.e. maid, chauffeur, chef)	No

If the answer to any of the above is "yes", provide a description of the transaction including the name and position of the individual and the amount expended.

12. Did the Authority follow a written policy regarding payment or reimbursement for expenses incurred by employees and/or commissioners during the course of Authority business and does that policy require substantiation of expenses through receipts or invoices prior to reimbursement? Yes

If "no", attach an explanation of the Authority's process for reimbursing employees and commissioners for expenses. (If your authority does not allow for reimbursements, indicate that in answer).

13. Did the Authority make any payments to current or former commissioners or employees for severance or termination? No

If "yes", provide explanation, including amount paid.

14. Did the Authority make payments to current or former commissioners or employees that were contingent upon the performance of the Authority or that were considered discretionary bonuses? No

If "yes", provide explanation including amount paid.

15. Did the Authority receive any notices from the Department of Environmental Protection or any other entity regarding maintenance or repairs required to the Authority's systems to bring them into compliance with current regulations and standards that it has not yet taken action to remediate? No

If "yes", provide explanation as to why the Authority has not yet undertaken the required maintenance or repairs and describe the Authority's plan to address the conditions identified.

HOUSING AUTHORITY INFORMATIONAL QUESTIONNAIRE (CONTINUED)

Guttenberg Housing Authority

FISCAL YEAR: April 01, 2026 to March 31, 2027

16. Did the Authority receive any notices of fines or assessments from the Department of Environmental Protection or any other entity due to noncompliance with current regulations (i.e. sewer overflow, etc.)? No

If "yes", provide description of the event or condition that resulted in the fine/assessment and indicate the amount of the fine/assessment.

17. Did the Authority receive any notices of fines or assessments from the Department of Housing and Urban Development or any other entity due to noncompliance with current regulations? No

If "yes", provide description of the event or condition that resulted in the fine/assessment and indicate the amount of the fine/assessment.

18. Has the Authority been deemed "troubled" by the Department of Housing and Urban Development? No

If "yes", attach an explanation of the reason the Authority was deemed "troubled" and describe the Authority's plan to address the conditions identified.

HOUSING AUTHORITY INFORMATIONAL QUESTIONNAIRE (CONTINUED)

Guttenberg Housing Authority

FISCAL YEAR: April 01, 2026 to March 31, 2027

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

Question 8: Salaries are arrived at based on a salary study and annual review done by the commissioners (for the Executive Director) and the Executive Director (for employees). A standard percentage increase is voted on at the Board Meeting approving the annual budget, which includes HUD Form 52566 "Schedule of All Positions and Salaries" detailing the position, employee, and salary. The E.D. then has flexibility for percentage increases per employee. In the case of the Executive Director, and employment contract is entered into.

Question 9: Yes. During the year the Housing Authority paid a total of $6,033 for meals & catering. The HA spent $1,041 for food during in-house training and staff meetings. The Authority also paid $2,542 for a BBQ for the tenants, and $2,450 for a Section 8 Landlord event.

Question 10: The PHA paid $11,933 for travel to conferences such as the League of Municipalities, NJ NAHRO, PHADA and a PHA WEB conference for the staff.

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

Guttenberg Housing Authority

FISCAL YEAR: April 01, 2026 to March 31, 2027

Complete the attached table for all persons required to be listed per #1-4 below.

1) List all of the Authority's current commissioners and officers and amount of compensation from the Authority as defined below. Enter zero if no compensation was paid.

2) List all of the Authority's key employees and highest compensated employees other than a commissioner of officer as defined below and amount of compensation from the Authority.

3) List all of the Authority's former officers, key employees, and highest compensated employees who received more than $100,000 in reportable compensation from the Authority during the most recent fiscal year completed.

4) List all of the Authority's former commissioners who received more than $10,000 in reportable compensation from the Authority during the most recent fiscal year completed.

Commissioner: A member of the governing body of the authority with voting rights. Include alternates for the purposes of this schedule.

Officer: A person elected or appointed to manage the authority's daily operations at any time during the year, such as the chairperson, vice-chairperson, secretary, or treasurer. For the purposes of this schedule, treat the authority's top management official and top financial officer as officers, if applicable. A member of the governing body may be both a commissioner and an officer for the purposes of this schedule.

Key Employee: An employee or independent contractor of the authority (other than a commissioner or officer) who meets
a) The individual received reportable compensation from the authority and other public entities in excess of $150,000 for the most recent fiscal year completed; and
b) The individual has responsibilities or influence over the authority as a whole or has power to control or determine 10% or more of the authority's capital expenditures or operating budget.

Highest Compensated Employee: One of the five highest compensated employees or independent contractors of the authority other than current commissioners, officers, or key employees whose aggregate reportable compensation from the authority and other public entities is greater than $100,000 for the most recent fiscal year completed.

Compensation: All forms of cash and non-cash payments or benefits provided in exchance for services, including salaries and wages, bonuses, severance payments, deferred payments, retirement benefits, fringe benefits, and other financial arrangements or transactions such as perosnal vehicles, meals, housing, personal, and family education benefits, below-market loans, payment of personal or family travel, entertainment, and personal use of the Authority's prperty. Compensation includes payments and other benefits provided to both employees and independent contractors in exchange for services.

Reportable Compensation (Use the most recent W-2 available): The aggregate compensation that is reported (or required to be reported) on Form W-2, box 1 or 5, whichever amount is greater, and/or Form 1099-MISC, box 7, for the most recent calendar year ended 60 days before the start of the proposed budget year.

Authority Schedule of Commissioners, Officers, Key Employees, Highest Compensated Employees and Independent Contractors (Continued)
Guttenberg Housing Authority
For the Period: April 01, 2026 to March 31, 2027

	Name	Title	Average Hours per Week Dedicated to Position	Position				Reportable Compensation from Authority (W-2/ 1099)				
				Commissioner	Officer	Key Employee	Highest Compensated Former	Base Salary/ Stipend	Bonus	Other (auto allowance, expense account, payment in lieu of health benefits, etc.)	Estimated amount of other compensation from the Authority (health benefits, pension, etc.)	Total Compensation from Authority
1	Ruddys Andrade	Executive Director	40		X			$ 149,565.00	$ -	$ 9,600.00	$ 64,771.00	$ 223,936.00
2	Linda Habermann-Ward	Chairperson	2	X				$ -	$ -	$ -	$ -	$ -
3	Jolene Mantineo	Vice Chairperson	2	X				$ -	$ -	$ -	$ -	$ -
4	Jorge De Armas	Commissioner	1	X				$ -	$ -	$ -	$ -	$ -
5	Jorge Gomez	Commissioner	1	X				$ -	$ -	$ -	$ -	$ -
6	Marisol Montanez	Commissioner	1	X				$ -	$ -	$ -	$ -	$ -
7	Gonzalo Perez	Commissioner	1	X				$ -	$ -	$ -	$ -	$ -
8	:uz Torres	Commissioner	1	X				$ -	$ -	$ -	$ -	$ -
9												$ -
10												$ -
11												$ -
12												$ -
13												$ -
14												$ -
15												$ -
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22												$ -
23												$ -
24												$ -
25												$ -
26												$ -
27												$ -
28												$ -
29												$ -
30												$ -
31												$ -
32												$ -
33												$ -
34												$ -
35												$ -
	Total:							$ 149,565.00	$ -	$ 9,600.00	$ 64,771.00	$ 223,936.00

Schedule of Health Benefits - Detailed Cost Analysis

Guttenberg Housing Authority

For the Period: April 01, 2026 to March 31, 2027

If no health benefits, check this box: ☐

	# of Covered Members (Medical & Rx) Proposed Budget	Annual Cost Estimate per Employee Proposed Budget	Total Cost Estimate Proposed Budget	# of Covered Members (Medical & Rx) Current Year	Annual Cost per Employee Current Year	Total Current Year Cost	$ Increase (Decrease)	% Increase (Decrease)
Active Employees - Health Benefits - Annual Cost								
Single Coverage	3	19,798.00	59,394.00	3	17,062.00	51,186.00	8,208.00	16.0%
Parent & Child	2	38,544.00	77,088.00	5	32,099.00	160,495.00	(83,407.00)	-52.0%
Employee & Spouse (or Partner)	3	43,066.00	129,198.00	2	35,865.00	71,730.00	57,468.00	80.1%
Family			-			-	-	
Employee Cost Sharing Contribution (enter as negative -)			(60,693.00)			(56,739.00)	(3,954.00)	7.0%
Subtotal	8		204,987.00	10		226,672.00	(21,685.00)	-9.6%
Commissioners - Health Benefits - Annual Cost								
Single Coverage			-			-	-	
Parent & Child			-			-	-	
Employee & Spouse (or Partner)			-			-	-	
Family			-			-	-	
Employee Cost Sharing Contribution (enter as negative -)							-	
Subtotal			-			-	-	
Retirees - Health Benefits - Annual Cost								
Single Coverage	1	8,539.00	8,539.00	1	7,392.00	7,392.00	1,147.00	15.5%
Parent & Child			-			-	-	
Employee & Spouse (or Partner)	3	22,104.00	66,312.00	3	18,642.00	55,926.00	10,386.00	18.6%
Family			-			-	-	
Employee Cost Sharing Contribution (enter as negative -)							-	
Subtotal	4		74,851.00	4		63,318.00	11,533.00	18.2%
GRAND TOTAL	12		279,838.00	14		289,990.00	(10,152.00)	-3.5%

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

Guttenberg Housing Authority
ACCUMULATED ABSENCE LIABILITY

If no accumulated absences, check this box: ☐

Bargaining Unit or Non-Union Position Eligible for Benefit (List Non-Union Employees by Individual Position Rather Than Each Named Individual)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Resolution	Individual Employment Agreement
Ruddys Andrade	36.00	$15,000.00	10.00	$5,980.00	-	$0.00	-	$0.00	-	$0.00		X	
Esther Garcia	52.50	$12,038.00	1.00	$229.00	-	$0.00	-	$0.00	-	$0.00		X	
Jader Galeano	9.00	$1,731.00	5.00	$962.00	-	$0.00	-	$0.00	-	$0.00		X	
Monica Fundora	66.50	$15,000.00	37.00	$15,450.00	-	$0.00	-	$0.00	-	$0.00		X	
Lorena Riverola	8.25	$1,384.00	-	$0.00	-	$0.00	-	$0.00	-	$0.00		X	
Landia Chia	8.50	$2,485.00	8.00	$2,338.00	-	$0.00	-	$0.00	-	$0.00		X	
Felix Arias	12.00	$2,100.00	35.50	$6,212.00	-	$0.00	-	$0.00	-	$0.00		X	
Noe Amaya	13.00	$2,406.00	22.00	$4,072.00	-	$0.00	-	$0.00	-	$0.00		X	
Julio Pena	118.50	$15,000.00	51.00	$13,354.00	-	$0.00	-	$0.00	-	$0.00		X	
Louis Valle	90.00	$15,748.00	15.00	$2,625.00	-	$0.00	-	$0.00	-	$0.00		X	
Fica & Medicare on above amounts		$6,344.00		$3,917.00									
TOTALS (THIS PAGE ONLY)	414.25	$89,236.00	184.50	$55,119.00	-	$0.00	-	$0.00	-	$0.00			

Guttenberg Housing Authority
ACCUMULATED ABSENCE LIABILITY

Bargaining Unit or Non-Union Position Eligible for Benefit (List Non-Union Employees by Individual Position Rather Than Each Named Individual)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Resolution	Individual Employment Agreement
TOTALS (THIS PAGE ONLY)	-	$0.00	-	$0.00	-	$0.00	-	$0.00	-	$0.00			

Guttenberg Housing Authority
ACCUMULATED ABSENCE LIABILITY

Bargaining Unit or Non-Union Position Eligible for Benefit (List Non-Union Employees by Individual Position Rather Than Each Named Individual)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Resolution	Individual Employment Agreement
TOTALS (THIS PAGE ONLY)	-	$0.00	-	$0.00	-	$0.00	-	$0.00	-	$0.00			

Guttenberg Housing Authority
ACCUMULATED ABSENCE LIABILITY

Bargaining Unit or Non-Union Position Eligible for Benefit (List Non-Union Employees by Individual Position Rather Than Each Named Individual)	Sick Time		Vacation Time		Compensatory Time		Personal Time		Other		Legal basis for benefit ("X" applicable items)		
	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Gross Days of Accumulated Absence	Dollar Value of Compensated Absences	Approved Labor Agreement	Resolution	Individual Employment Agreement
TOTALS (ALL PAGES)	414.25	$89,236.00	184.50	$55,119.00	-	$0.00	-	$0.00	-	$0.00			

Total Funds Reserved per Most Recently Completed Audit:	$0.00	Total Employees subject to accumulated absence restrictions of P.L. 2007, c. 92:	0.00
Total Funds Appropriated in Current Budget:	$0.00	Total Employees subject to accumulated absence restrictions of P.L. 2010, c. 3:	0.00

Schedule of Shared Service Agreements

Guttenberg Housing Authority

For the Period: April 01, 2026 to March 31, 2027

If no shared services, check this box: ☐

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

Name of Entity Providing Service	Name of Entity Receiving Service	Type of Shared Service Provided	Comments (Enter more specifics if needed)	Agreement Effective Date	Agreement End Date	Amount to be Received by/ Paid from Authority
Town of Guttenberg	Guttenberg Housing Authority	Housing Inspector	Quaraterly payment required to the Town. The HA anticipates renewing the agreement for the subsequent year.	4/1/2025	4/1/2026	$ 26,000

2027 HOUSING AUTHORITY BUDGET
FINANCIAL SCHEDULES SECTION

SUMMARY

Guttenberg Housing Authority
For the Period: April 01, 2026 to March 31, 2027

	FY 2027 Proposed Budget					FY 2026 Adopted Budget	$ Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted
	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations	Total All Operations	All Operations	All Operations
REVENUES								
Total Operating Revenues	$ 2,576,896	$ -	$ 3,221,117	$ 134,800	$ 5,932,813	$ 5,690,311	$ 242,502	4.3%
Total Non-Operating Revenues	205,200	-	11,825	-	217,025	214,100	2,925	1.4%
Total Anticipated Revenues	2,782,096	-	3,232,942	134,800	6,149,838	5,904,411	245,427	4.2%
APPROPRIATIONS								
Total Administration	805,257	-	261,445	112,000	1,178,702	1,113,476	65,226	5.9%
Total Cost of Providing Services	1,995,693	-	2,948,000	-	4,943,693	4,757,799	185,894	3.9%
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	-	-	-	#DIV/0!
Total Operating Appropriations	2,800,950	-	3,209,445	112,000	6,122,395	5,871,275	251,120	4.3%
Total Interest Payments on Debt	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	-	-	-	#DIV/0!
Total Other Non-Operating Appropriations	-	-	-	-	-	-	-	#DIV/0!
Total Non-Operating Appropriations	-	-	-	-	-	-	-	#DIV/0!
Accumulated Deficit	-	-	-	-	-	-	-	#DIV/0!
Total Appropriations and Accumulated Deficit	2,800,950	-	3,209,445	112,000	6,122,395	5,871,275	251,120	4.3%
Less: Total Unrestricted Net Position Utilized	-	-	-	-	-	-	-	#DIV/0!
Net Total Appropriations	2,800,950	-	3,209,445	112,000	6,122,395	5,871,275	251,120	4.3%
ANTICIPATED SURPLUS (DEFICIT)	$ (18,854)	$ -	$ 23,497	$ 22,800	$ 27,443	$ 33,136	$ (5,693)	-17.2%

Revenue Schedule

Guttenberg Housing Authority
For the Period: April 01, 2026 to March 31, 2027

	FY 2027 Proposed Budget					*FY 2026 Adopted Budget*	*$ Increase (Decrease) Proposed vs. Adopted*	*% Increase (Decrease) Proposed vs. Adopted*
	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations	Total All Operations	All Operations	All Operations
OPERATING REVENUES								
Rental Fees								
Homebuyers' Monthly Payments					$ -	$ -	$ -	#DIV/0!
Dwelling Rental	1,819,596				1,819,596	1,804,164	15,432	0.9%
Excess Utilities	28,800				28,800	28,800	-	0.0%
Non-Dwelling Rental					-	-	-	#DIV/0!
HUD Operating Subsidy	725,000				725,000	702,881	22,119	3.1%
New Construction - Acc Section 8					-	-	-	#DIV/0!
Voucher - Acc Housing Voucher			3,195,236		3,195,236	2,980,320	214,916	7.2%
Total Rental Fees	2,573,396	-	3,195,236	-	5,768,632	5,516,165	252,467	4.6%
Other Operating Revenues (List)								
Laundry Income				22,800	22,800	25,988	(3,188)	-12.3%
Late Charges	3,000				3,000	3,000	-	0.0%
Community Room Rent & Bid Specs	500				500	500	-	0.0%
Portable Admin Fees & Fraud Recover			25,881		25,881	22,658	3,223	14.2%
Security Mgr. Stipend from Town					-	10,000	(10,000)	-100.0%
Family Self Sufficiency Subsidy				112,000	112,000	112,000	-	0.0%
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
Total Other Revenue	3,500	-	25,881	134,800	164,181	174,146	(9,965)	-5.7%
Total Operating Revenues	2,576,896	-	3,221,117	134,800	5,932,813	5,690,311	242,502	4.3%
NON-OPERATING REVENUES								
Other Non-Operating Revenues (List)								
CFP Funds Used for Operations	160,100				160,100	160,100	-	0.0%
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
					-	-	-	#DIV/0!
Total Other Non-Operating Revenue	160,100	-	-	-	160,100	160,100	-	0.0%
Interest on Investments & Deposits (List)								
Interest Earned	45,100		11,825		56,925	54,000	2,925	5.4%
Penalties					-	-	-	#DIV/0!
Other					-	-	-	#DIV/0!
Total Interest	45,100	-	11,825	-	56,925	54,000	2,925	5.4%
Total Non-Operating Revenues	205,200	-	11,825	-	217,025	214,100	2,925	1.4%
TOTAL ANTICIPATED REVENUES	$ 2,782,096	$ -	$ 3,232,942	$ 134,800	$ 6,149,838	$ 5,904,411	$ 245,427	4.2%

Prior Year Adopted Revenue Schedule

Guttenberg Housing Authority

	FY 2026 Adopted Budget				
	Public Housing Management	**Section 8**	**Housing Voucher**	**Other Programs**	**Total All Operations**
OPERATING REVENUES					
Rental Fees					
Homebuyers' Monthly Payments					$ -
Dwelling Rental	1,804,164				1,804,164
Excess Utilities	28,800				28,800
Non-Dwelling Rental					-
HUD Operating Subsidy	702,881				702,881
New Construction - Acc Section 8					-
Voucher - Acc Housing Voucher			2,980,320		2,980,320
Total Rental Fees	2,535,845	-	2,980,320	-	5,516,165
Other Revenue (List)					
Laundry Income				25,988	25,988
Late Charges	3,000				3,000
Community Room Rent & Bid Specs	500				500
Portable Admin Fees & Fraud Recover			22,658		22,658
Security Mgr. Stipend from Town	10,000				10,000
Family Self Sufficiency Subsidy				112,000	112,000
					-
					-
					-
					-
					-
					-
					-
					-
					-
					-
					-
					-
					-
Total Other Revenue	13,500	-	22,658	137,988	174,146
Total Operating Revenues	2,549,345	-	3,002,978	137,988	5,690,311
NON-OPERATING REVENUES					
Other Non-Operating Revenues (List)					
CFP Funds Used for Operations	160,100				160,100
					-
					-
					-
					-
					-
Other Non-Operating Revenues	160,100	-	-	-	160,100
Interest on Investments & Deposits					
Interest Earned	41,800		12,200		54,000
Penalties					-
Other					-
Total Interest	41,800	-	12,200	-	54,000
Total Non-Operating Revenues	201,900	-	12,200	-	214,100
TOTAL ANTICIPATED REVENUES	$ 2,751,245	$ -	$ 3,015,178	$ 137,988	$ 5,904,411

Appropriations Schedule

Guttenberg Housing Authority
For the Period: April 01, 2026 to March 31, 2027

	FY 2027 Proposed Budget					FY 2026 Adopted Budget	$ Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted
	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations	Total All Operations	All Operations	All Operations
OPERATING APPROPRIATIONS								
Administration								
Salary & Wages	367,317		99,408	82,194	$ 548,919	$ 547,663	$ 1,256	0.2%
Fringe Benefits	241,090		85,287	29,806	356,183	262,688	93,495	35.6%
Legal	47,600		5,300		52,900	52,900	-	0.0%
Staff Training	7,625		845		8,470	17,945	(9,475)	-52.8%
Travel	12,490		1,390		13,880	31,650	(17,770)	-56.1%
Accounting Fees	40,635		22,870		63,505	60,480	3,025	5.0%
Auditing Fees	7,690		7,690		15,380	14,800	580	3.9%
Miscellaneous Administration*	80,810		38,655		119,465	125,350	(5,885)	-4.7%
Total Administration	805,257	-	261,445	112,000	1,178,702	1,113,476	65,226	5.9%
Cost of Providing Services								
Salary & Wages - Tenant Services					-	-	-	#DIV/0!
Salary & Wages - Maintenance & Operation	334,831				334,831	362,348	(27,517)	-7.6%
Salary & Wages - Protective Services					-	-	-	#DIV/0!
Salary & Wages - Utility Labor	86,248				86,248	82,832	3,416	4.1%
Fringe Benefits	271,868				271,868	237,504	34,364	14.5%
Tenant Services	10,000				10,000	10,000	-	0.0%
Utilities	700,810				700,810	625,358	75,452	12.1%
Maintenance & Operation	258,017				258,017	320,895	(62,878)	-19.6%
Protective Services					-	-	-	#DIV/0!
Insurance	224,985				224,985	228,585	(3,600)	-1.6%
Payment in Lieu of Taxes (PILOT)	106,134				106,134	112,477	(6,343)	-5.6%
Terminal Leave Payments					-	-	-	#DIV/0!
Collection Losses	2,800				2,800	2,800	-	0.0%
Other General Expense					-	-	-	#DIV/0!
Rents			2,948,000		2,948,000	2,775,000	173,000	6.2%
Extraordinary Maintenance					-	-	-	#DIV/0!
Replacement of Non-Expendible Equipment	-				-	-	-	#DIV/0!
Property Betterment/Additions					-	-	-	#DIV/0!
Miscellaneous COPS*					-	-	-	#DIV/0!
Total Cost of Providing Services	1,995,693	-	2,948,000	-	4,943,693	4,757,799	185,894	3.9%
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	-	-	-	#DIV/0!
Total Operating Appropriations	2,800,950	-	3,209,445	112,000	6,122,395	5,871,275	251,120	4.3%
NON-OPERATING APPROPRIATIONS								
Total Interest Payments on Debt	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	-	-	-	#DIV/0!
Operations & Maintenance Reserve					-	-	-	#DIV/0!
Renewal & Replacement Reserve					-	-	-	#DIV/0!
Municipality/County Appropriation					-	-	-	#DIV/0!
Other Reserves					-	-	-	#DIV/0!
Total Non-Operating Appropriations	-	-	-	-	-	-	-	#DIV/0!
TOTAL APPROPRIATIONS	2,800,950	-	3,209,445	112,000	6,122,395	5,871,275	251,120	4.3%
ACCUMULATED DEFICIT					-	-	-	#DIV/0!
TOTAL APPROPRIATIONS & ACCUMULATED DEFICIT	2,800,950	-	3,209,445	112,000	6,122,395	5,871,275	251,120	4.3%
UNRESTRICTED NET POSITION UTILIZED								
Municipality/County Appropriation	-	-	-	-	-	-	-	#DIV/0!
Other					-	-	-	#DIV/0!
Total Unrestricted Net Position Utilized	-	-	-	-	-	-	-	#DIV/0!
TOTAL NET APPROPRIATIONS	$ 2,800,950	$ -	$ 3,209,445	$ 112,000	$ 6,122,395	$ 5,871,275	$ 251,120	4.3%

* Miscellaneous line items may not exceed 5% of total operating appropriations shown below. If amount in miscellaneous is greater than the amount shown below, then the line item must be itemized above.

5% of Total Operating Appropriations	$ 140,047.50	$ -	$ 160,472.25	$ 5,600.00	$ 306,119.75

HOUSING AUTHORITY PROPOSED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Guttenberg Housing Authority

For the Period: April 01, 2026 to March 31, 2027

Use the space below to provide further detail of any Appropriations listed on "F-4 Appropriations (Proposed)"

Line Item:	*Public Housing Mgt.*	*Section 8*	*Housing Voucher*	*Other Programs*	*Total*
					-
					-
					-

HOUSING AUTHORITY PROPOSED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Guttenberg Housing Authority

For the Period: April 01, 2026 to March 31, 2027

Use the space below to provide further detail of any Appropriations listed on "F-4 Appropriations (Proposed)"

Line Item:	*Public Housing Mgt.*	*Section 8*	*Housing Voucher*	*Other Programs*	*Total*
					-
					-
					-

HOUSING AUTHORITY PROPOSED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Guttenberg Housing Authority

For the Period: April 01, 2026 to March 31, 2027

Use the space below to provide further detail of any Appropriations listed on "F-4 Appropriations (Proposed)"

Line Item:	*Public Housing Mgt.*	*Section 8*	*Housing Voucher*	*Other Programs*	*Total*
					-
					-
					-

Prior Year Adopted Appropriations Schedule

Guttenberg Housing Authority

	FY 2026 Adopted Budget				
	Public Housing Management	**Section 8**	**Housing Voucher**	**Other Programs**	**Total All Operations**
OPERATING APPROPRIATIONS					
Administration					
Salary & Wages	367,088		100,775	79,800	$ 547,663
Fringe Benefits	202,319		42,855	17,514	262,688
Legal	47,600		5,300		52,900
Staff Training	10,410		7,535		17,945
Travel	28,490		3,160		31,650
Accounting Fees	38,240		22,240		60,480
Auditing Fees	7,845		6,955		14,800
Miscellaneous Administration*	86,000		39,350		125,350
Total Administration	787,992	-	228,170	97,314	1,113,476
Cost of Providing Services					
Salary & Wages - Tenant Services					-
Salary & Wages - Maintenance & Operation	362,348				362,348
Salary & Wages - Protective Services					-
Salary & Wages - Utility Labor	82,832				82,832
Fringe Benefits	237,504				237,504
Tenant Services	10,000				10,000
Utilities	625,358				625,358
Maintenance & Operation	320,895				320,895
Protective Services					-
Insurance	228,585				228,585
Payment in Lieu of Taxes (PILOT)	112,477				112,477
Terminal Leave Payments					-
Collection Losses	2,800				2,800
Other General Expense					-
Rents			2,775,000		2,775,000
Extraordinary Maintenance					-
Replacement of Non-Expendible Equipment					-
Property Betterment/Additions					-
Miscellaneous COPS*					-
Total Cost of Providing Services	1,982,799	-	2,775,000	-	4,757,799
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXXXXXXXX	XXXXXXXXXXXXX	XXXXXXXXXXXXX	XXXXXXXXXXXXX	-
Total Operating Appropriations	2,770,791	-	3,003,170	97,314	5,871,275
NON-OPERATING APPROPRIATIONS					
Total Interest Payments on Debt	XXXXXXXXXXXXX	XXXXXXXXXXXXX	XXXXXXXXXXXXX	XXXXXXXXXXXXX	-
Operations & Maintenance Reserve					-
Renewal & Replacement Reserve					-
Municipality/County Appropriation					-
Other Reserves					-
Total Non-Operating Appropriations	-	-	-	-	-
TOTAL APPROPRIATIONS	2,770,791	-	3,003,170	97,314	5,871,275
ACCUMULATED DEFICIT					-
TOTAL APPROPRIATIONS & ACCUMULATED DEFICIT	2,770,791	-	3,003,170	97,314	5,871,275
UNRESTRICTED NET POSITION UTILIZED					
Municipality/County Appropriation	-	-	-	-	-
Other					-
Total Unrestricted Net Position Utilized	-	-	-	-	-
TOTAL NET APPROPRIATIONS	$ 2,770,791	$ -	$ 3,003,170	$ 97,314	$ 5,871,275

* Miscellaneous line items may not exceed 5% of total operating appropriations shown below. If amount in miscellaneous is greater than the amount shown below, then the line item must be itemized above.

5% of Total Operating Appropriations	$ 138,539.55	$ -	$ 150,158.50	$ 4,865.70	$ 293,563.75

HOUSING AUTHORITY PROPOSED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Guttenberg Housing Authority

For the Period: April 01, 2026 to March 31, 2027

Use the space below to provide further detail of any Appropriations listed on "F-5 Prior Year Appropriations (Adopted)"

Line Item:	*Public Housing Mgt.*	*Section 8*	*Housing Voucher*	*Other Programs*	*Total*
					-
					-
					-

HOUSING AUTHORITY PROPOSED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Guttenberg Housing Authority

For the Period: April 01, 2026 to March 31, 2027

Use the space below to provide further detail of any Appropriations listed on "F-5 Prior Year Appropriations (Adopted)"

Line Item:	*Public Housing Mgt.*	*Section 8*	*Housing Voucher*	*Other Programs*	*Total*
					-
					-
					-

HOUSING AUTHORITY PROPOSED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Guttenberg Housing Authority

For the Period: April 01, 2026 to March 31, 2027

Use the space below to provide further detail of any Appropriations listed on "F-5 Prior Year Appropriations (Adopted)"

Line Item:	*Public Housing Mgt.*	*Section 8*	*Housing Voucher*	*Other Programs*	*Total*
					-
					-
					-

Debt Service Schedule - Principal

Guttenberg Housing Authority

If authority has no debt check this box: ☑

	Date of Local Finance Board Approval	*Fiscal Year Ending in* 2026 (Adopted Budget)	2027 (Proposed Budget)	2028	2029	2030	2031	2032	Thereafter	Total Principal Outstanding
										$ -
										$ -
										$ -
										$ -
										$ -
										$ -
										$ -
										$ -
										$ -
										$ -
TOTAL PRINCIPAL		-	-	-	-	-	-	-	-	-
LESS: HUD SUBSIDY										-
NET PRINCIPAL		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

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

	Moody's	*Fitch*	*Standard & Poors*
Bond Rating			
Year of Last Rating			

If no rating, type "Not Applicable".

Debt Service Schedule - Interest

Guttenberg Housing Authority

If authority has no debt check this box: ☑

	Fiscal Year Ending in								
	2026 (Adopted Budget)	2027 (Proposed Budget)	2028	2029	2030	2031	2032	Thereafter	Total Interest Payments Outstanding
									-
									-
									-
									-
									-
									-
									-
									-
									-
									-
TOTAL INTEREST	-	-	-	-	-	-	-	-	-
LESS: HUD SUBSIDY									-
NET INTEREST	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Net Position Reconciliation

Guttenberg Housing Authority
For the Period: April 01, 2026 to March 31, 2027

	FY 2027 Proposed Budget				
	Public Housing Management	**Section 8**	**Housing Voucher**	**Other Programs**	**Total All Operations**
TOTAL NET POSITION BEGINNING OF CURRENT YEAR (1)	$ 2,759,807.00	$ -	$ (169,522)	$ 366,486	$ 2,956,771
Less: Invested in Capital Assets, Net of Related Debt (1)	5,001,028				5,001,028
Less: Restricted for Debt Service Reserve (1)					-
Less: Other Restricted Net Position (1)			1,431		1,431
Total Unrestricted Net Position (1)	(2,241,221)	-	(170,953)	366,486	(2,045,688)
Less: Designated for Non-Operating Improvements & Repairs					-
Less: Designated for Rate Stabilization					-
Less: Other Designated by Resolution					-
Plus: Accrued Unfunded Pension Liability (1)	862,745		126,801		989,546
Plus: Accrued Unfunded Other Post-Employment Benefit Liability (1)	2,467,821		368,754		2,836,575
Plus: Estimated Income (Loss) on Current Year Operations (2)	(19,546)		12,008	40,674	33,136
Plus: Other Adjustments (attach schedule)					-
UNRESTRICTED NET POSITION AVAILABLE FOR USE IN PROPOSED BUDGET	1,069,799	-	336,610	407,160	1,813,569
Unrestricted Net Position Utilized to Balance Proposed Budget	-	-	-	-	-
Unrestricted Net Position Utilized in Proposed Capital Budget	200,000	-	-	-	200,000
Appropriation to Municipality/County (3)	-	-	-	-	-
Total Unrestricted Net Position Utilized in Proposed Budget	200,000	-	-	-	200,000
PROJECTED UNRESTRICTED UNDESIGNATED NET POSITION AT END OF YEAR (4)	$ 869,799	$ -	$ 336,610	$ 407,160	$ 1,613,569

(1) Total of all operations for this line item must agree to audited financial statements.
(2) Include budgeted and unbudgeted use of unrestricted net position in the current year's operations.
(3) Amount may not exceed 5% of total operating appropriations. See calculation below.

Maximum Allowable Appropriation to Municipality/County	$ 140,048	$ -	$ 160,472	$ 5,600	$ 306,120

(4) If Authority is projecting a deficit for <u>any</u> operation at the end of the budget period, the Authority <u>must attach a statement explaining its plan to reduce the deficit, including the timeline for elimination of the deficit,</u> if not already detailed in the budget narrative section.

2027

Guttenberg Housing Authority

(Housing Authority Name)

2027 HOUSING AUTHORITY
CAPITAL BUDGET / PROGRAM

2027 CERTIFICATION OF AUTHORITY CAPITAL BUDGET / PROGRAM

Guttenberg Housing Authority

(Housing Authority Name)

Fiscal Year: April 01, 2026 to March 31, 2027

Place an "X" in the box for the applicable statement below:

[X] It is hereby certified that the Housing Authority Capital Budget/Program annexed hereto is a true the Capital Budget/Program approved, pursuant to N.J.A.C. 5:31-2.2, along with the Annual Budget, of governing body of the Guttenberg Housing Authority, on January 12, 2026.

[ ] It is hereby certified that the governing body of the Guttenberg Housing Authority have elected **NOT** to adopt and Capital Budget/Program for the aforesaid fiscal year, pursuant to N.J.A.C. 5:31-2.2, along with the Annual Budget by the governing body of the Guttenberg Housing Authority, for the following reason(s):

Officer's Signature:	randrade@guttenbergha.org
Name:	Ruddys Andrade
Title:	Executive Director
Address:	6900 Broadway, Guttenberg, NJ 07093
Phone Number:	201-861-0900
Fax Number:	20-861-4521
E-mail Address:	randrade@guttenbergha.org

2027 CAPITAL BUDGET/PROGRAM MESSAGE

Guttenberg Housing Authority

Fiscal Year: April 01, 2026 to March 31, 2027

Answer all questions below using the space provided.

This section is included in the Capital Budget pursuant to N.J.A.C. 5:31-2. It does not in itself confer any authorization to raise or expend fund. Rather, it is a document used as part of the Housing Authority's planning and management system. Specific authorization to spend funds for the purposes described in this section must be granted elsewhere, by a separate financing agreement, security agreement, by resolution appropriating funds from the Renewal and Replacement Reserve, or other lawful means.

1. Has each municipality or county affected by the actions of the authority participated in the development of the capital plan and reviewed or approved the plans or projects included within the Capital Budget/Program (this may include the governing body or certain officials such as planning boards, Construction Code Officials) as to these projects? Yes

2. Has each capital project/project financing been developed from a specific plan or report and have the full life cycle costs of each been calculated? Yes

3. Has a long-term (5 years or more) infrastructure needs and other capital items (vehicles, equipment) needs assessment been prepared? Yes

4. If amounts are on Page CB-3 in the column "Debt Authorizations", indicate the primary source of funding the debt service for the Debt Authorizations (example - HUD).

N/A

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

Provide additional documentation as necessary.

Proposed Capital Budget

Guttenberg Housing Authority
For the Period: April 01, 2026 to March 31, 2027

	Estimated Total Cost	Funding Sources: Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Capital Grants	Other Sources
Public Housing Management						
Fire Pump 6900 Broadway	$ 200,000	$ 200,000				
Bathroom Upgrades (CFP 2024)	200,000				200,000	
Flooring & Vestibule (CFP 2024)	67,728				67,728	
Common Area Renov (CFP 2024)	-					
Total	467,728	200,000	-	-	267,728	-
Section 8						
	-					
	-					
	-					
	-					
Total	-	-	-	-	-	-
Housing Voucher						
	-					
	-					
	-					
	-					
Total	-	-	-	-	-	-
Other Programs						
	-					
	-					
	-					
	-					
Total	-	-	-	-	-	-
TOTAL PROPOSED CAPITAL BUDGET	$ 467,728	$ 200,000	$ -	$ -	$ 267,728	$ -

Enter brief description of up to four projects for each operation above. For operations with more than four budgeted projects, please attach additional schedules. Input total amount of all projects for the operation on single line and enter "See Attached Schedule" instead of project description.

5 Year Capital Improvement Plan

Guttenberg Housing Authority
For the Period: April 01, 2026 to March 31, 2027

	Estimated Total Cost	Current Budget Year 2027	Fiscal Year Beginning in 2028	2029	2030	2031	2032
Public Housing Management							
Fire Pump 6900 Broadway	$ 200,000	$ 200,000					
Bathroom Upgrades (CFP 2024)	270,000	200,000	70,000				
Flooring & Vestibule (CFP 2024)	110,758	67,728	43,030				
Common Area Renov (CFP 2024)	96,190	-		50,000	46,190		
Total	676,948	467,728	113,030	50,000	46,190	-	-
Section 8							
	-	-					
	-	-					
	-	-					
	-	-					
Total	-	-	-	-	-	-	-
Housing Voucher							
	-	-					
	-	-					
	-	-					
	-	-					
Total	-	-	-	-	-	-	-
Other Programs							
	-	-					
	-	-					
	-	-					
	-	-					
Total	-	-	-	-	-	-	-
TOTAL	$ 676,948	$ 467,728	$ 113,030	$ 50,000	$ 46,190	$ -	$ -

Project descriptions entered on Page CB-3 will carry forward to Pages CB-4 and CB-5. No need to re-enter project descriptions above.

5 Year Capital Improvement Plan Funding Sources

Guttenberg Housing Authority

For the Period: April 01, 2026 to March 31, 2027

	Estimated Total Cost	Funding Sources: Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Capital Grants	Other Sources
Public Housing Management						
Fire Pump 6900 Broadway	$ 200,000	$ 200,000				
Bathroom Upgrades (CFP 2024)	270,000				270,000	
Flooring & Vestibule (CFP 2024)	110,758				110,758	
Common Area Renov (CFP 2024)	96,190				96,190	
Total	676,948	200,000	-	-	476,948	-
Section 8						
	-					
	-					
	-					
	-					
Total	-	-	-	-	-	-
Housing Voucher						
	-					
	-					
	-					
	-					
Total	-	-	-	-	-	-
Other Programs						
	-					
	-					
	-					
	-					
Total	-	-	-	-	-	-
TOTAL	$ 676,948	$ 200,000	$ -	$ -	$ 476,948	$ -
Total 5 Year Plan per CB-4	$ 676,948					
Balance check	-	*If amount is other than zero, verify that projects listed above match projects listed on CB-4.*				

Project descriptions entered on Page CB-3 will carry forward to Pages CB-4 and CB-5. No need to re-enter project descriptions above.

Annual List of Change Orders Approved
Pursuant to N.J.A.C. 5:30-11

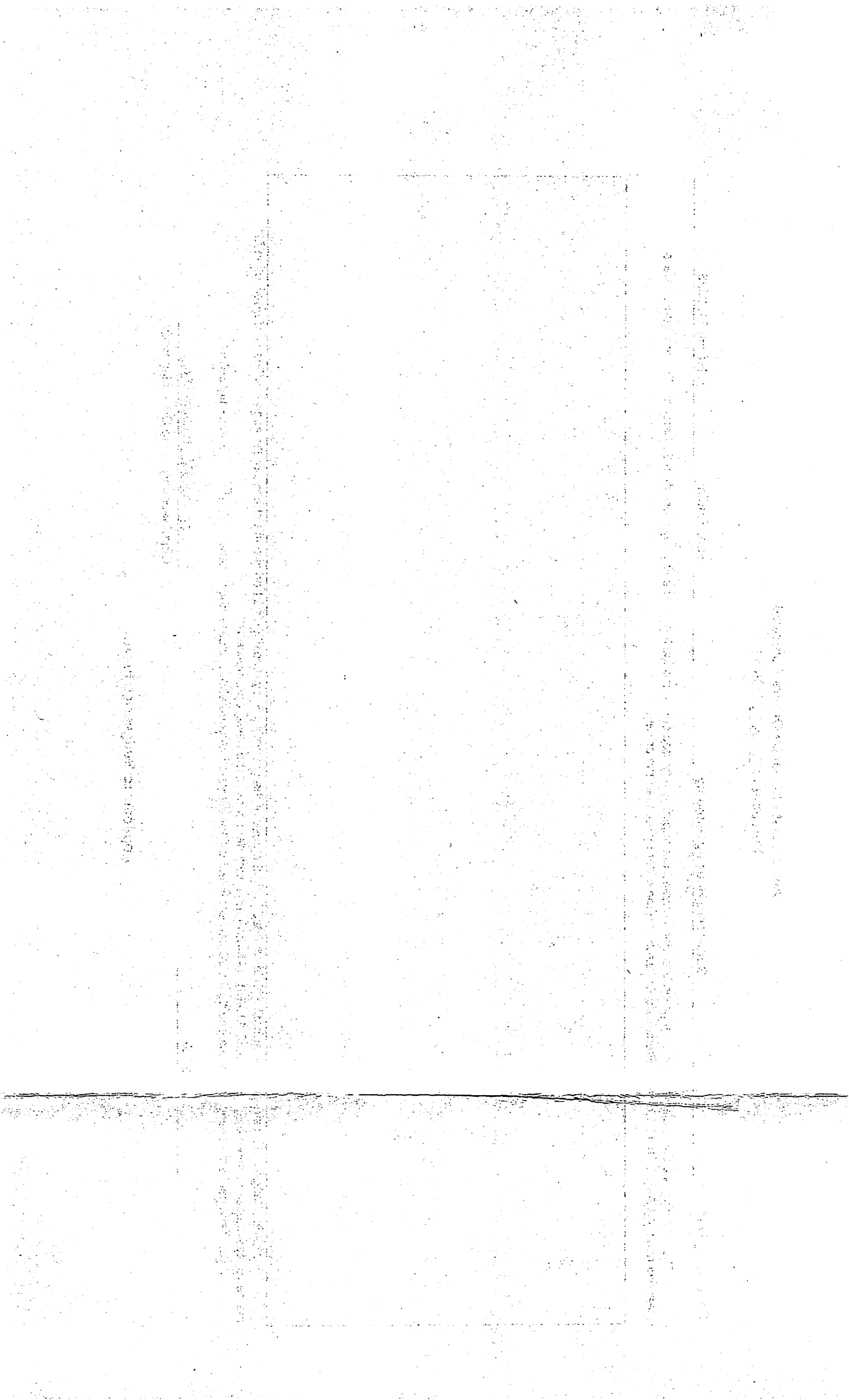
Contracting Unit: **Guttenberg Housing Authority** Year Ending: **March 31, 2025**

The following is a complete list of all change orders which caused the originally awarded contract price to be exceeded by more than 20 percent. For regulatory details please consult N.J.A.C. 5:30-11.1 et seq. Please identify each change order by name of the project.

For each change order listed above, submit with introduced budget a copy of the governing body resolution authorizing the change order and an Affidavit of Publication for the newspaper notice required by N.J.A.C. 5:30-11.9(d). (Affidavit must include a copy of the newspaper notice.)

If you have not had a change order exceeding the 20 percent threshold for the year indicated above, please check here ☑ and certify below.

1/12/2026
Date

randrade@guttenbergha.org
Clerk/Secretary to the Governing Body

Appendix to Budget Document