

**MINUTES OF THE MEETING  
OF THE COMMISSIONERS OF THE  
NASHUA HOUSING AND REDEVELOPMENT AUTHORITY  
HELD SEPTEMBER 18, 2020**

The Commissioners of the Nashua Housing and Redevelopment Authority (NHRA) held its meeting at 100 Major Drive, Nashua, New Hampshire, at 8:30 a.m. on Friday, September 18, 2020. Chairperson Paul Deschenes called the meeting to order, and the Recording Secretary called the roll at approximately 8:38 a.m. with the following responses:

**Present**

Paul Deschenes  
Thomas Monahan  
Helen Honorow (via teleconference)  
James Tollner  
Eric Wilson

**Absent**

The meeting was held in the community room at 100 Major Drive due to federal and state social distancing guidelines relative to the COVID-19 pandemic, which requires a larger meeting space to allow for precautions.

The following persons were also present: Linda Harriott-Gathright, Aldermanic Liaison; Lynn Lombardi, Executive Director (via teleconference); Scott Costa, Assistant Executive Director; and Andrea Reed-Lenane, Recording Secretary.

**MINUTES:**

The Chairperson entertained a motion to waive the reading of the Authority's regular meeting minutes dated August 28, 2020, accept them, and place them on file. Mr. Monahan made a motion, and Mr. Wilson seconded the motion.

The Chairperson asked if there were any comments, additions/deletions, corrections, or discussion.

There being no further discussion, the motion passed.

**COMMUNICATIONS:**

The Chairperson entertained a motion to waive the reading of the Communications, accept them, and place them on file. Mr. Wilson made the motion, and Mr. Monahan seconded. The Communications were as follows: Monthly Operational Reports – August 2020 – consisting of Public Housing and Section 8 Waiting List and Applications Report; Vacancy Report; Vacancy Report Compilation Sheet; Work Order Report; Section 8 Housing Choice Voucher Program (HCVP) Utilization Report; Rent Collections Report.

The Chairperson asked if there were any comments, additions/deletions, corrections, or discussion.

Mr. Deschenes noted the rent receivables are continuing to rise. Ms. Lombardi acknowledged they have gone up one-percent since August 2020, and went on to explain this is attributable to the COVID-19 pandemic. Ms. Lombardi said that as residents have been experiencing a loss of income due to this, NHRA is continuing to work with them to establish repayment agreements, as well as referring them to social services agencies who may be able to help. Ms. Lombardi also explained there is an eviction moratorium in place until December 31, 2020.

Mr. Wilson commented that The CARES Act may be beneficial in providing relief.

Mr. Monahan said this is additionally difficult knowing there are 3,124 applicants on the public housing waiting list. Mr. Monahan stated it is very unfortunate, and NHRA is doing everything that can be done to assist. Ms. Lombardi noted there are also 3,921 applicants on the Section 8 waiting list, which Mr. Monahan also acknowledged.

There being no further discussion, motion passed unanimously.

#### **EXECUTIVE DIRECTOR'S REPORT:**

NHRA and Boston Capital are finalizing applications for the 4 and 9 percent Low Income Housing Tax Credits through New Hampshire Housing Finance Authority (NHHFA). The applications are due to NHHFA on September 25, and we anticipate receiving NHHFA's award decision in December.

The Section 18 draft application is included for Board review and approval. Upon approval by the Board, the Section 18 application will be submitted to the Special Applications Center and local HUD field office for review. HUD is required to provide its decision within sixty-days of application submission.

The Centers for Disease Control issued a Notice and Order enacting a second moratorium on evictions effective September 4 and ending December 31. Under the Order, residents cannot be evicted for nonpayment of rent, provided the resident signs a Declaration certifying #1 through #7 below:

1. They have used best efforts to obtain all available government assistance for rent and housing;
2. They expect to earn no more than \$99k in annual income for the calendar year 2020 (or no more than \$198k if filing a joint tax return);
3. They are unable to pay their full rent payment due to substantial loss of household income, loss of compensable hours of work or wages, lay-offs, or extraordinary out-of-pocket medical expenses;
4. They are using best efforts to make timely partial payments;
5. If evicted they would likely become homeless;
6. They understand they must still pay rent, and comply with their lease agreement, and that all fees and penalties for not paying rent may still be charged or collected; and
7. They understand that at the end of this temporary halt on evictions on December 31, 2020, their housing provider may require payment in full for all payments not made prior to and during the temporary halt, and failure to pay may make them subject to eviction.

NHRA will continue to provide residents referrals to agencies for financial assistance, along with arranging for repayment agreements to further assist families facing hardships.

The Annual Meeting will occur in October which means the Board is required to appoint a nominating committee for the upcoming term.

Ms. Reed-Lenane has contacted Mr. Monahan and informed him his term as Commissioner is ending, and if he is interested in being reappointed, he would need to contact the Mayor's Office.

The Chairperson entertained a motion to accept the Executive Director's Report. Mr. Monahan made the motion, and Mr. Wilson seconded.

The Chairperson asked if there were any additional comments or discussion.

Mr. Tollner said he was contacted by a Mr. Bob Keating, who requested he address a request to the Board regarding the upcoming redevelopment at Bronstein, and displacement of residents. Mr. Tollner said Mr. Keating asked if these residents could be moved to the newly constructed complex on School Street. Mr. Tollner noted he is not sure when the new complex will be completed, and told Mr. Keating he did think moving the Bronstein residents to the School Street complex would not be feasible based on several factors, but he would bring the issue before the Board at the next meeting. Mr. Tollner noted he appreciates the efforts of Mr. Keating.

Mr. Wilson said he believes School Street will be built after Bronstein.

Mr. Monahan also noted the developer, the financing company, and the work to be done at School Street are all in question, as well as the timing of the work being well behind Bronstein. Mr. Monahan said if there were units available at School Street to purchase, it would be a great venture, but it is obviously not possible. Mr. Monahan stated the demolition and relocation for Bronstein is going to be a lot of work for Ms. Lombardi, Mr. Costa and the NHRA staff to handle, although he knows all parties can address the situation well. Mr. Monahan said it is a very difficult task at hand, and while he also applauds Mr. Keating's efforts, he knows NHRA and the Board will do all that can be done to find the best safe and sanitary housing for all Bronstein residents in transition. Mr. Monahan noted this is a responsibility which will be fulfilled.

Mr. Wilson advised that Mr. Keating should be informed NHRA is working with Housing Opportunities Unlimited (HOU), to facilitate the relocation and rehousing of Bronstein residents as part of the contracted partnership. Mr. Wilson also said they have been actively involved with the residents at Bronstein.

Mr. Tollner said he informed Mr. Keating he appreciates his advocacy for the Bronstein residents, and explained to Mr. Keating he understands he is striving for more affordable housing, which is what NHRA is providing. Mr. Tollner noted to Mr. Keating that the number of available units going forward will be multiplied many times over.

Mr. Wilson spoke to Mr. Monahan's original point of the number of people on the waiting list, in keeping with the perspective of a short-term issue problem during redevelopment with forty-eight units not being available, but a long-term gain of housing when the two-hundred six unit development is completed.

Mr. Tollner agreed, and said he will reach back out to Mr. Keating and let him know this was addressed with the Board, and his questions will be forwarded to the Mayor's office.

There being no further discussion, motion passed unanimously.

**NEW BUSINESS:**

**RESOLUTION NO. 20-2372  
BY THE NASHUA HOUSING AND REDEVELOPMENT AUTHORITY  
APPROVING THE OPERATING BUDGET FOR  
FISCAL YEAR ENDING SEPTEMBER 30, 2021**

The Chairperson entertained a motion to approve Resolution No. 20-2372. Mr. Wilson made a motion, and Mr. Monahan seconded the motion. The Chairperson asked if there were any comments or discussion.

Mr. Wilson requested this be tabled until Nonpublic session.

There being no further discussion, the Recording Secretary called the roll with the following responses:

**AYE**

Eric Wilson  
James Tollner  
Helen Honorow  
Thomas Monahan  
Paul Deschenes

**NAY**

Motion passed unanimously.

**RESOLUTION NO. 20-2374  
BY THE NASHUA HOUSING AND REDEVELOPMENT AUTHORITY  
AUTHORIZING THE FOLLOWING FY2021 PAYMENT STANDARDS  
EFFECTIVE OCTOBER 1, 2020 FOR THE SECTION 8  
HOUSING CHOICE VOUCHER PROGRAM (HCVP)  
AS LISTED: 0BR: \$975; 1BR: \$1,260; 2BR: \$1,980; 4BR: \$2,025; 5BR: \$2,294**

The Chairperson entertained a motion to approve Resolution No. 20-2374. Mr. Monahan made a motion, and Mr. Tollner seconded the motion. The Chairperson asked if there were any comments or discussion.

Mr. Monahan said he has concerns about the low vacancies in the City of Nashua, and the landlords being less willing to rent units to Section 8 Housing Choice Voucher holders at the payment standards, which are set below market rent. Mr. Monahan noted NHRA has the ability per the regulations through the U. S. Department Housing and Urban Development (HUD) to raise the rents by a small percentage if absolutely necessary, although there are no plans to do so at this time. Mr. Monahan said best efforts will be made to negotiate with all landlords, and did address the alternatives as noted in the narrative. Mr. Monahan said he

feels NHRA has a good standing at this time to get safe, sanitary, decent housing for the residents of the City of Nashua, and he is in favor.

There being no further discussion, the Recording Secretary called the roll with the following responses:

**AYE**

Eric Wilson  
James Tollner  
Helen Honorow  
Thomas Monahan  
Paul Deschenes

**NAY**

Motion passed unanimously.

**RESOLUTION NO. 20-2375  
BY THE NASHUA HOUSING AND REDEVELOPMENT AUTHORITY  
APPROVING THE SECTION 18 DEMOLITION/DISPOSITION APPLICATION  
FOR NH 2-6 BRONSTEIN APARTMENTS, A FORTY-EIGHT UNIT PUBLIC HOUSING  
DEVELOPMENT, AND AUTHORIZING ITS EXECUTIVE DIRECTOR  
TO EXECUTE AND SUBMIT ALL REQUIRED DOCUMENTS**

The Chairperson entertained a motion to approve **Resolution No. 20-2375**. Mr. Wilson made a motion, and Mr. Tollner seconded the motion. The Chairperson asked if there were any comments or discussion.

Mr. Monahan said all have worked diligently on coming up with the budget, and there are a lot of questions that have not been answered yet, despite the size of the packet. Mr. Monahan noted the ground lease term is one of the items, and other blanks will be filled in by the submission deadline of September 25, as the answers are received. Mr. Monahan stated there is a team working to represent NHRA on the best terms. Mr. Monahan said NHRA is seeking accounting information from Novogradac, as well as continuing to consult with Low Income Housing Tax Credit Consultant, Peter Roche, who has been extremely helpful. Mr. Monahan stated he believes all information will be received by the submission date.

Mr. Wilson added Novogradac raised some great concerns about not only the short-term, but long-term concerns about tax implications relative to redevelopment. Mr. Wilson said NHRA is moving forward quickly, but also cautiously.

Mr. Tollner said there were forms included with package the residents need to sign, and asked when those are expected to be completed. Mr. Tollner asked if this would be after September 25. Ms. Lombardi said there is a timeframe, and NHRA will not be approaching residents until the Section 18 demolition/disposition approval is received from HUD. Ms. Lombardi said a conference call is scheduled with HOU in October 2020 to begin the discussions about next steps. Ms. Lombardi explained communication with residents about relocation will begin again some time in December 2020 or January 2021. Ms. Lombardi said

the actual relocation process will tentatively start in late February 2021. Ms. Lombardi said as soon as it all begins to progress, the Board will remain informed.

Mr. Tollner asked if the paperwork the residents need to sign will be completed in January or February 2021. Ms. Lombardi confirmed and said each resident will be met with individually, and it is anticipated to begin in February 2021.

Mr. Monahan explained many meetings have been held with the residents throughout the process, and HOU has communicated with residents individually, and as a group. Mr. Monahan said it is highly important this is communicated and done in such a way to provide as much of a comfort level as any resident could have with the process, and so all questions have been answered. Mr. Monahan said NHRA will continue to do so.

Mr. Tollner said the redevelopment communication has been handled very professionally, as there has not been as much upheaval as could potentially have been seen as in some other areas where redevelopment is taking place.

Ms. Honorow asked what the minimum amount of time is a resident would be given to move. Ms. Lombardi said each resident will receive a ninety-day notice to relocate. Ms. Honorow said this feels like a good time frame, and is what she needed to know for now, as there are so many pending questions.

Mr. Wilson added the ninety-day notice is in addition to the planning as far back as three-months ago when HOU gave residents information and notice a year in advance of the redevelopment, and meetings with residents were held. Mr. Wilson said he knows NHRA has to continue to move residents into Bronstein at this time due to HUD regulations regarding occupancy, and asked if February 2021 was the estimated end date for filling vacancies at this location. Ms. Lombardi said she believes NHRA will stop housing residents at Bronstein in December 2020, if the Section 18 application is approved by HUD. Mr. Wilson confirmed the approval is needed prior to ceasing.

Mr. Monahan asked for confirmation that residents are informed when they are offered a unit to Bronstein, of the Bronstein redevelopment, and that it could potentially be a short-term rental. Ms. Lombardi said yes. Mr. Monahan noted for many this a wonderful opportunity to be given a voucher, and move anywhere they may choose.

There being no further discussion, the Recording Secretary called the roll with the following responses:

**AYE**

Eric Wilson  
James Tollner  
Helen Honorow  
Thomas Monahan  
Paul Deschenes

**NAY**

Motion passed unanimously.

**RESOLUTION NO. 20-2376**

**BY NASHUA HOUSING AND REDEVELOPMENT AUTHORITY  
AWARDING A TWO-YEAR CONTRACT FOR AUDIT SERVICES  
TO EFPR GROUP, CPAS, PLLC, 6390 MAIN STREET, SUITE 200,  
WILLIAMSVILLE, NY 14221 FOR THE FISCAL YEARS ENDING  
SEPTEMBER 30, 2020 AND SEPTEMBER 30, 2021 FOR  
NASHUA HOUSING AND REDEVELOPMENT AUTHORITY AND  
PARK VIEW APARTMENTS AT A TOTAL CONTRACT COST OF \$44,400  
(\$36,400 UNDER THE OPERATING BUDGET AND  
\$8,000 UNDER THE PARK VIEW APARTMENTS BUDGET)**

The Chairperson entertained a motion to approve **Resolution No. 20-2376**. Mr. Tollner made a motion, and Mr. Wilson seconded the motion. The Chairperson asked if there were any comments or discussion.

Mr. Wilson asked if this bidder is the current auditor. Ms. Lombardi confirmed and said they did an excellent job, as well as stating their pricing decreased.

There being no further discussion, the Recording Secretary called the roll with the following responses:

**AYE**

Eric Wilson  
James Tollner  
Helen Honorow  
Thomas Monahan  
Paul Deschenes

**NAY**

Motion passed unanimously.

**RESOLUTION NO. 20-2377**

**BY THE NASHUA HOUSING AND REDEVELOPMENT AUTHORITY  
AWARDING CONTRACTS FOR INSURANCE COVERAGE FOR  
THE NASHUA HOUSING AND REDEVELOPMENT AUTHORITY BUSINESS AND  
PROPERTY NEEDS TO HOUSING INSURANCE SERVICES, INC., 189 COMMERCE  
COURT, CHESHIRE, CT 06410 AT A TOTAL CONTRACT COST OF  
\$213,603 UNDER THE OPERATING BUDGET  
AND AWARDING A CONTRACT FOR NASHUA PARK VIEW APARTMENTS, LLC  
BUSINESS AND PROPERTY NEEDS AT A TOTAL CONTRACT COST OF  
\$8,622 UNDER THE PARK VIEW APARTMENTS BUDGET**

The Chairperson entertained a motion to approve **Resolution No. 20-2377**. Mr. Tollner made a motion to introduce Resolution No. 20-2377 after the agenda was prepared, and Mr. Monahan seconded the motion. The Chairperson asked if there were any comments or discussion.

The Chairperson entertained a motion to approve **Resolution No. 20-2377**. Mr. Tollner made a motion, and Mr. Wilson seconded the motion. The Chairperson asked if there were any comments or discussion.

Mr. Wilson said the reason it was added to the agenda is they are NHRA's current insurance provider, the coverage is expiring, and it needed to be addressed this month.

There being no further discussion, the Recording Secretary called the roll with the following responses:

**AYE**

Eric Wilson  
James Tollner  
Helen Honorow  
Thomas Monahan  
Paul Deschenes

**NAY**

Motion passed unanimously.

**BILLS/INVESTMENTS:**

The Chairperson called for a motion to pay the bills as listed on the Cash Disbursement List - check numbers 63642 through 63733 and from the Park View Apartments Cash Disbursement List – check numbers 5514 through 5518, and to approve the investments as listed. Mr. Wilson made a motion to approve, and Mr. Tollner seconded the motion.

Mr. Monahan noted the quoted rates for CDs are in a wide range, and NHRA is approving what appears to be the best rate.

There being no further discussion, motion passed unanimously.

**COMMISSIONERS' COMMENTS:**

Mr. Wilson asked about the provision in the employee handbook regarding salary and benefits currently being paid from the budget towards post-retirement benefits, and whether the current post-retirement benefits are subject to change. Mr. Wilson said discussions have been held over the last couple of years, and it does not appear it is financially sustainable for the NHRA to maintain the costs at this level. Mr. Wilson noted this benefit is intended to provide a benefit to retirees and their families until such time as they reach an age when they can receive Medicare. Ms. Lombardi confirmed. Ms. Lombardi explained that NHRA moved to an 80/20 percentage split for insurance benefits, and it may be time to look at lowering the NHRA paid costs. Ms. Lombardi additionally said there is an insurance benefit for employees who retire early (55 years of age and 20 years of service), which two employees have recently chosen to do. Ms. Lombardi stated that current dental insurance coverage for NHRA employees is one-hundred percent paid for by the employee with the exception of the Union which is negotiated through a collective bargaining agreement. Mr. Wilson requested a copy via email, which Ms. Lombardi sent.

Mr. Wilson asked what the EE medical portion on the salaries and benefits line item of the budget was. Ms. Lombardi explained this was the employee paid portion. Mr. Wilson asked if the line item under health on the benefits page is the cost for single, two-person and family health plans, and if this a direct liability to NHRA. Ms. Lombardi said yes. Mr. Wilson asked if this is another ongoing post-employment benefit liability. Mr. Wilson picked a staff member example at random, indicating a Section 8 Program Specialist has an EE medical portion of \$2,525 and under health is an amount of \$7,893, and asked how the amounts relate to the medical benefits. Mr. Wilson asked how much the employee is responsible for paying for, and what the employer is responsible for paying for. Ms. Lombardi said the \$2,525 is the annual amount of the weekly payroll deduction, and \$7,893 is NHRA's portion of the medical cost.

Mr. Tollner noted this is the responsibility of the employee and represents the 80/20 percentage split in insurance benefits costs. Ms. Lombardi confirmed.

Mr. Wilson asked why this was reflecting in the in the employer liability column, and stated it appeared the amount the employee pays was showing as a liability to the NHRA. Mr. Monahan expressed concern as well. Ms. Lombardi explained that the EE portion is not included in any calculations within the operating budget, and is only listed to show the 80/20 split.

Mr. Tollner asked for clarification on a line item, and whether the EE medical portion was employer or employee paid. Ms. Lombardi said this is one-hundred percent what the employee pays. Mr. Wilson asked what an NHRA employee pays towards a monthly family medical insurance plan. Ms. Lombardi said approximately \$604 per month, and this amount excludes optional dental coverage which is 100 percent employee paid. Ms. Lombardi asked Ms. Reed-Lenane what the recent percentage increases to the health insurance coverage had been. Ms. Reed-Lenane said the increase was .9 percent for the current plan year, and was approximately 4.7 percent for the previous plan year.

A discussion was held regarding how much the insurance costs increased in 2019 and 2020 for the plan years. The Board went over the figures for a family plan, and how much each spreadsheet reflects for the 80/20 split.

Mr. Tollner stated the \$2,525 monthly amount appeared to accurately represent the employee paid liability portion of the health insurance benefit for a staff member with a family plan.

Mr. Wilson expressed his concern at the total monthly liability to NHRA for employer paid health benefits. Mr. Tollner stated they are extremely high. Mr. Monahan agreed.

Mr. Wilson asked for the number of retirees currently receiving post-retirement benefits. Ms. Lombardi confirmed there are five retirees at this time.

Mr. Tollner provided a brief summary of the conversation, stating the NHRA family health insurance plan costs roughly \$28,000 per year, with \$21,000 being the NHRA's responsibility, and \$7,000 being the employee's responsibility. Mr. Tollner reiterated this

would not be financially sustainable. Mr. Tollner stated a plan change or percentage change would need to be looked into as options. Mr. Tollner said often a plan change instead of a percentage change is more readily accepted by those staff and retirees who may utilize those benefits more often, who contribute more towards this cost, as well as helping those who do not use it as often, given the steady percentage.

Mr. Wilson said a COBRA option may be a good idea post-retirement. Mr. Tollner said this lasts only eighteen months.

Mr. Monahan said this is all about sustainability, and the NHRA has liability rates in mind for that reason, in thinking about the big picture.

Mr. Tollner said often employers are looking at the package, and determining that changing deductibles, and presenting coverage to employees with the percentage split remaining the same while perhaps increasing the deductible costs, and not altering coverages for preventative care. Mr. Tollner said most are changing the percentage however, as it is easier to manage costs.

**PUBLIC COMMENT:**

None.

**ANY OTHER BUSINESS WHICH MAY COME BEFORE THE BOARD:**

None.

**NONPUBLIC SESSION:**

The Chairperson entertained a motion to enter Nonpublic session. Mr. Wilson made a motion, and Mr. Tollner seconded the motion. The Recording Secretary called the roll with the following responses:

**AYE**

Eric Wilson  
James Tollner  
Helen Honorow  
Thomas Monahan  
Paul Deschenes

**NAY**

Motion passed unanimously. The Board entered Nonpublic Session at 9:26 a.m.

The Chairperson entertained a motion to rise from Nonpublic session. Mr. Wilson made a motion, and Mr. Monahan seconded the motion. Motion passed unanimously. The Board rose from Nonpublic session at approximately 9:47 a.m.

**ADJOURNMENT:**

The Chairperson entertained a motion to adjourn. Mr. Monahan moved to adjourn, and Mr. Wilson seconded the motion. Motion passed unanimously. Meeting adjourned at approximately 9:49 a.m.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Andrea Reed-Lenane". The signature is written in a cursive, flowing style with some loops and flourishes.

Andrea Reed-Lenane  
Recording Secretary