

**Guttenberg Housing Authority Board of Commissioners**

**Open Public Meeting Agenda**

**September 8, 2025 at 5:00 p.m.  
136 69<sup>th</sup> Street, Guttenberg, NJ**

1. Call to Order
2. Reading of the Open Public Meetings Act Notice
3. Roll Call
4. Pledge of Allegiance
5. Executive Director's Report
6. Financial Report and Bill List
7. Approval of Minutes

July 7, 2025 Board Meeting

8. Old Business

9. New Business

-Discussion on **HUD RAD/Section 18 Small PHA Blend**

10. Resolutions

11. Public Comment

12. Adjournment

**(THE BOARD MAY CONVENE TO CLOSED SESSION DURING THE MEETING)**

**HOUSING AUTHORITY OF THE TOWN OF GUTTENBERG  
MEETING MINUTES**

This regular meeting of the Board of Commissioners was held on July 7, 2025, remotely. The meeting was opened at 5:04 p.m. and the Open Public Meetings Act Notice was recited.

Adequate notice of this Meeting of the Board of Commissioners of the Housing Authority of the Town of Guttenberg was given in accordance with Chapter 231 of the Laws of New Jersey by publishing the meeting date in the El Especialito and the Bergen Record, by posting the meeting date at the Guttenberg Town Hall, by posting the meeting date on the Bulletin Board at the main office of the Housing Authority at 6900 Broadway, Guttenberg, New Jersey 07093 and by posting the meeting date on the official website of the Housing Authority of the Town of Guttenberg.

A roll call of the Commissioners was taken.

<b>COMMISSIONER</b>	<b>PRESENT</b>	<b>ABSENT</b>
LINDA HABERMANN-WARD, CHAIR	X	
JOLENE MANTINEO, VICE CHAIR	X	
DR. GONZALO PEREZ		X
BLANCA POPIEL	X	
LUZ TORRES	X	
JORGE GOMEZ	X	
JORGE DEARMAS	X	

Also attending the meeting were Executive Director Ruddys E. Andrade and General Counsel, Francis J. Borin, Esq. of DeCotiis, FitzPatrick, Cole & Giblin, LLP.

**PLEDGE OF ALLEGIANCE**

**EXECUTIVE DIRECTOR’S REPORT:**

1. The Executive Director reported on drafting bid documents for bathroom renovations at 6900 Broadway and 136 69<sup>th</sup> Street. They plan to do 35-bathroom renovations at 6900 Broadway and 15-bathroom renovations at 136 9<sup>th</sup> Street. The Authority has assessed the bathrooms and put them in categories of complete overhaul, or no renovations needed. The Executive Director will come before the Board once bids are received.
2. The Executive Director is looking to find funding for the elevator at 400 68<sup>th</sup> Street. This is the Authority’s next major project.
3. The Executive Director reported on the 400 68<sup>th</sup> Street parking arm and anticipates work starting in the next 30 days.
4. The Executive Director announced that this week - on Saturday, is the annual block party at 6900 Broadway. Commissioners are encouraged to attend at 5 pm on Saturday.

5. The Executive Director announced that next Saturday is the Columbia party.

**FINANCIAL REPORT / PAYMENT OF BILLS:**

A motion was made to approve the Financial Report and to accept and pay all bills. The following vote ensued:

COMMISSIONER	MOTION	SECOND	AYE	NAY	ABSTAIN	ABSENT
LINDA HABERMANN-WARD, CHAIR	X		X			
JOLENE MANTINEO, VICE CHAIR		X	X			
DR. GONZALO PEREZ						X
BLANCA POPIEL			X			
LUZ TORRES			X			
JORGE DEARMAS			X			
JORGE GOMEZ			X			

The motion is adopted.

**APPROVAL OF MINUTES:**

A motion was made to approve the minutes of the June 2, 2025, meeting of the Board of Commissioners. The following vote ensued:

COMMISSIONER	MOTION	SECOND	AYE	NAY	ABSTAIN	ABSENT
LINDA HABERMANN-WARD, CHAIR		X	X			
JOLENE MANTINEO, VICE CHAIR			X			
DR. GONZALO PEREZ						X
BLANCA POPIEL	X		X			
LUZ TORRES			X			
JORGE DEARMAS			X			
JORGE GOMEZ			X			

The motion is adopted.

**OLD BUSINESS:**

None.

**NEW BUSINESS:**

None.

**RESOLUTIONS:**

None.

**PUBLIC COMMENT:**

None.

Additional comments made by the Executive Director.

1. The Executive Director announced that most Section 103 residents have decided to move into the private market. Residents have the option to stay and become non-public housing residents and will pay market rate rents. This started on July 1, 2025.
2. The Executive Director announced that the meetings will be moving to in-person going forward as of September 2025. There will only be 3 absences allowed per year.

**ADJOURNMENT:**

A motion was made to adjourn the meeting. The following vote ensued:

COMMISSIONER	MOTION	SECOND	AYE	NAY	ABSTAIN	ABSENT
LINDA HABERMANN-WARD, CHAIR	X		X			
JOLENE MANTINEO, VICE CHAIR			X			
DR. GONZALO PEREZ						X
BLANCA POPIEL		X	X			
LUZ TORRES			X			
JORGE DEARMAS			X			
JORGE GOMEZ			X			

The meeting was adjourned at 5:25 p.m.

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Ruddys E. Andrade, Executive Director/Secretary

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Linda Habermann-Ward, Chairperson

## **HUD RAD/Section 18 Small PHA Blend Overview**

*Prepared for the Board of Commissioners*

The U.S. Department of Housing and Urban Development (HUD) offers housing authorities an innovative repositioning strategy known as the **RAD/Section 18 Small PHA Blend**. This blended approach combines elements of the **Rental Assistance Demonstration (RAD)** program with the **Section 18 Disposition** program, specifically designed to help small Public Housing Authorities (PHAs)—those with 250 or fewer public housing units—access greater flexibility in modernizing and preserving their affordable housing stock.

Under the Small PHA Blend:

- **60% of the units** are converted through RAD and follow RAD rent-setting rules.
- **40% of the units** are disposed of under Section 18 and qualify for **Tenant Protection Vouchers (TPVs)**, which allow for higher voucher-based rents (comparable to the local rental market).
- The property must remain under ownership or control of a public or nonprofit entity.
- The Blend allows PHAs to **leverage private and public financing**, including Low-Income Housing Tax Credits (LIHTCs), to perform major capital improvements that are not feasible under current public housing funding constraints.

### **Benefits to Our Housing Authority:**

- **Increased rental income:** TPVs issued through the Section 18 portion provide higher subsidy levels than traditional public housing funding.
- **Long-term preservation:** Ensures the long-term viability of our properties by allowing for comprehensive rehabilitation or redevelopment.
- **More funding options:** Facilitates access to private investment and gap financing resources.
- **Tenant protections:** Residents maintain key rights, including no re-screening, right to return, and continued affordability.
- **Streamlined process:** Designed with small PHAs in mind, the blend simplifies the repositioning process and increases program feasibility for agencies like ours.

Pursuing the RAD/Section 18 Small PHA Blend positions our Authority to preserve and modernize our affordable housing assets while enhancing long-term financial sustainability. As we continue to explore this option, we will engage our residents, stakeholders, and HUD field office to ensure a smooth and transparent planning process.

# HUD RAD/Section 18 Small PHA Blend

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Board of Commissioners Briefing Packet

Date: August 2025

## Executive Summary

The HUD RAD/Section 18 Small PHA Blend is a repositioning strategy offered by the U.S. Department of Housing and Urban Development (HUD) to help small Public Housing Authorities (PHAs) modernize and preserve their affordable housing portfolios. By combining the Rental Assistance Demonstration (RAD) program with a partial Section 18 disposition, this approach allows PHAs with 250 or fewer units to access higher rental subsidies and leverage private financing for capital improvements.

## Program Overview

Component	Description
RAD Component	60% of the units are converted under RAD with contract rents based on public housing funding levels.
Section 18 Component	40% of the units qualify for Tenant Protection Vouchers (TPVs), often set at higher market-based rents.
Ownership	Units must remain owned or controlled by a public or nonprofit entity.
Financing	Blend increases access to LIHTCs and other private/public capital sources for redevelopment.

## Benefits to Our Housing Authority

- Increased rental income from Section 18 TPVs.
- Long-term viability through property rehabilitation or redevelopment.
- Improved access to financing options including LIHTCs.
- Preservation of tenant rights including right to return and no re-screening.
- Tailored for small PHAs—simplified repositioning process.

## Frequently Asked Questions (FAQs)

### Q: What is the RAD/Section 18 Small PHA Blend?

A: A hybrid HUD program that allows small PHAs to convert 60% of units under RAD and 40% under Section 18.

### Q: What makes this different from a full RAD conversion?

A: The Section 18 portion allows for market-rate TPVs, offering higher rental revenue.

### Q: How does this affect residents?

A: Residents retain key protections and have the right to return post-conversion.

### Q: Will we lose ownership of our properties?

A: No. Properties must remain under the control of a public or nonprofit entity.

### Q: Is resident input required?

A: Yes. Resident meetings and outreach are a required part of the process.

## Visual Summary

### RAD/Section 18 Blend – Unit Distribution

Program	Percentage
RAD	60%
Section 18	40%