



**BOROUGH OF WOODCLIFF LAKE
MAYOR AND COUNCIL MINUTES
DECEMBER 7, 2015
8:00 PM**

CALL TO ORDER

Notice of this meeting in accordance with the "Open Public Meetings Law, 1975, C. "231" was posted at Borough Hall and two newspapers, The Record and The Ridgewood News, were notified.

ROLL CALL

Mayor Jeffrey Goldsmith asked for roll call. Council members Belgiovine, Bloom, Gadaleta, Panso and Rendo were present. Also present were Ron Dario, Borough Attorney; Tomas Padilla, Borough Administrator and Debbie Dakin, Borough Clerk.

PLEDGE OF ALLEGIANCE

All present recited the Pledge of Allegiance led by Brendan Caltavuturo.

MOMENT OF SILENCE

Mayor Goldsmith asked for a moment of silence for the 14 individuals that lost their lives in San Bernadino. Mayor Goldsmith asked for an additional moment of silence for Pearl Harbor Remembrance Day.

APPROVAL OF MINUTES

MOTION to approve the Minutes from November 5, 2015 Mayor and Council meeting was made by Councilman Belgiovine, seconded by Council President Rendo and approved by Council members Belgiovine, Gadaleta, Panso and Rendo. Council members Bloom and Chiavelli abstained.

MOTION to approve the Minutes (Open) from November 23, 2015 was made by Councilman Belgiovine, seconded by Councilman Bloom and approved by Council members Belgiovine, Bloom, Chiavelli, Gadaleta, Panso and Rendo.

MOTION to approve the Minutes (Closed) from November 23, 2015 was made by Councilman Belgiovine, seconded by Councilman Bloom and approved by Council members Belgiovine, Bloom, Chiavelli, Gadaleta, Panso and Rendo.

CERTIFICATE OF RECOGNITION

- Brendan Caltavuturo – Eagle Scout
- Pascack Hills High School Varsity Soccer

ADMINISTRATOR’S REPORT

Administrator Padilla stated that he had a meeting with the Police IT vendor to discuss their computer needs and received a tour of their system. He requested that they submit a network diagram and IT plan. Mr. Padilla attending the Tri-Borough Public Safety Committee meeting with Chief Jannicelli, Lt. Uhl, Councilman Panso and Rob Kuehlke. Mr. Padilla also stated that he attended the JIF meeting and next year’s budget was discussed.

Administrator Padilla stated that he has been in contact with LKM regarding the shared services report. He provided Linda with additional information and he will be meeting with Dave Antoine, Councilman Belgiovine and Councilwoman Chiavelli this week to go over the Phase 2 draft report.

Administrator Padilla stated that we received a complaint that there is no street lights on Woodcrest. Mr. Padilla visited the area with Mr. Antoine and verified that there are only 2 street lights on that street. PSE&G is going to do a light survey at no cost to the Borough. Mr. Padilla will report back to the Council after the survey is completed.

Mr. Padilla mentioned that we received a proposal from Bergen County Health for next year’s contract. He will be reviewing it with the Chair of the Board of Health and will make a recommendation to the Council at the next meeting.

ENGINEER’S REPORT

(Please see attached report)

COMMITTEE REPORTS

Planning Board, led by Councilman Thomas Panso

Councilman Panso stated that Marc Leibman, Planning Board Attorney, covered everything in closed session.

Pascack Hills High School, led by Councilwoman Jacqueline Gadaleta

Councilwoman Gadaleta stated that she spoke to Tim Whelan, Vice Principal at Pascack Hills High

School, and he updated her on a few items. First thing was recognizing the soccer team which we did tonight. The second thing he stated was 2 Pascack Hills students were accepted into the Bergen County Choir and a senior was accepted into the Allstate Opera Festival. Fifty Pascack Hills students were inducted into their respective World Language National Honor Society. On January 25, 2016 there will be a Night on Broadway. A senior at the high school and a resident of Woodcliff Lake committed to play D-1 lacrosse at NJIT. There is also an event going on called Project Paterson if anyone would like to contribute. They are collecting new, unwrapped toys for our partner school in Paterson. Toys can be brought up to the high school and they will get distributed.

ORDINANCE

Public Hearing

Ordinance 15-16

An Ordinance Amending the Borough of Woodcliff Lake Municipal Code Section 250-9 which Governs Turn Restrictions and Prohibitions Within the Borough

Introduced by Council President Rendo and seconded by Councilman Belgiovine.

MOTION to open to the public was made by Councilman Belgiovine, seconded by Councilman Bloom and unanimously approved.

No comments were made.

MOTION to close to the public was made by Councilman Bloom, seconded by Councilman Belgiovine and unanimously approved.

NEW BUSINESS

Galaxy Gardens and Lydecker House, led by Council President Carlos Rendo

Council President Rendo stated that we authorized our grant writer to apply for funding for open space for Galaxy Gardens and the Lydecker House. On October 26, 2015, Peter Blanos from Millennium Strategies, Councilman Belgiovine, Administrator Padilla and Council President Rendo attended the hearing. Mr. Blanos presented our applications. Two weeks ago the Committee requested that we return to provide testimony. Council President Rendo attended the meeting with Mr. Blanos and provided further testimony concerning the Galaxy Gardens project. Council President Rendo was proud to report that the Open Space Trust Fund Committee of Bergen County has awarded and approved a \$500,000.00 open space grant for the purchase of Galaxy Gardens. This grant is contingent on the full Board of Freeholders voting on it. We expect the vote to happen in March of 2016. Additionally, we received funding up to \$39,000.00 to fix up the Lydecker House. This is a matching grant which means the Borough will have to match those funds. This is a historical designated house so we need to hire someone with expertise for this project.

Councilman Bloom asked Council President Rendo if there were any restrictions on the grant. Council President Rendo stated that the only restrictions are that it has to be used for open space and the project has to be started within 2 years from the Freeholder's decision.

Councilman Bloom asked what the Freeholder's process is. Administrator Padilla replied that the Freeholder Board usually follows the recommendation of the Trust Fund Committee. They can change it but they normally do not, they go on the recommendation of the Committee. The Trust Fund Committee does their due diligence by visiting the site, review applications, review plans and look at the percentage of the total cost.

Professional Insurance Associates Annual Report, led by Frank Covelli

(Please see attached report)

Park & Recreation Finances, led by Councilman Bloom

Councilman Bloom stated that he needed clarification on an item. A few of his friends approached him when they saw an article in the paper about the pool revenue. They would like to know what the expenditures were for the year. Mr. Bloom stated that according to Harold \$280,000.00 was spent for this year. Councilman Panso stated that the latest report he has from Harold which is October 31, 2015 and those numbers are \$270,000.00. Councilman Panso stated that he confident that Harold's report is correct. Councilman Bloom is not questioning the number, but just needed clarification. Councilman Panso stated that the expenses were quite large and there is an explanation behind it. Councilman Panso stated that they ran into a lot of one-time expenses this year. The roof on the pavilion and the roof on the well house needed to be repaired. Those are not normal every day expenses but they covered it out of their budget because they did not have a Capital Budget. Mayor Goldsmith stated that the Finance Committee authorized the Park and Recreation budget by \$46,000.00. Nobody is questioning how or where the money was spent. This budget was constantly cut year after year after year up until this year because they felt if they were going to stop the decline in revenues and make our program a success, they opted to spend more money. Mayor Goldsmith stated that nobody has an issue that the job park and recreation is doing all people wanted to know was what the numbers were. In 2014, \$228,000 were the expenditures and the revenue was \$175,000. In 2015, \$288,500 were the expenditures and the revenues will round out to \$212,000.

Councilman Belgiovine stated that of that shortfall you probably have \$30,000 in one-time charges.

MAYOR'S COMMENTS

Mayor Goldsmith stated that he attended the Hills/Valley Coalition meeting earlier this evening and thinks it is important that this municipality continues to lead in recognizing our Hills/Valley Coalition. Mayor Goldsmith stated that when he gave his reorganization speech back in 2012, we need to have information that is accurate and timely. As a borough official you need to verify

the information that is given to you because people were really concerned that in September/October they were told that last year's Council spent \$120,000 more than this year's Council. Mayor Goldsmith stated that his finance department always gives him an update on professional fees. The Mayor received a first set of numbers that were inaccurate so he asked Fariba to please go over them again and add the professionals that were missing. The numbers were redone and Debbie gave the Mayor the correct numbers this morning. This year's Council spent \$511,000 and last year's Council spent \$516,000. If we are going to be open and transparent, we better be honest. If anyone wants to see any of these numbers, please go to the Borough Hall for that information.

Mayor Goldsmith thanked the DPW, police department, and parks and recreation for organizing the tree lighting ceremony and the menorah lighting ceremony. Mayor Goldsmith also stated that he made his rounds and said thank you to the DPW, Borough Hall staff and on Wednesday morning will be meeting with the police department. Mayor Goldsmith also reached out to all present and past professionals that he worked within during his time with Woodcliff Lake to tell them that it has been a privilege to work with each and every one of them and for their guidance that they gave to him, this Council and the tax payers of Woodcliff Lake.

Mayor Goldsmith stated that he hopes to be here on the 21st but if he is not, he wishes everyone a happy, healthy and safe holiday season.

PUBLIC COMMENT

MOTION to open to the public was made by Councilwoman Gadaleta, seconded by Councilman Belgiovine and unanimously approved.

John Chiavelli, Woodcliff Lake, stated that he had a comment regarding the park and recreation budget. Mr. Chiavelli asked if the Mayor had the actual budget numbers to see if the parks and recreation department was spending the budget that they were given in 2013 and 2014. Mayor Goldsmith replied that he will get him those numbers.

John D'Urso, Washington Township, commended the Council on open and transparency. Mr. D'Urso is a former councilman in Washington Township and he is not happy with how his town is being run right now. Mr. D'Urso stated that he lives 4 blocks from Exit 168 where people make a right-hand turn. He understands why Woodcliff Lake does not want a right-hand turn on Exit 171 but a lot has changed since that exit was constructed. Mr. D'Urso asked Woodcliff Lake to please consider their hardship. Everyone passes through Washington Township to get to Emerson, Westwood, Hillsdale, River Vale, and Old Tappan.

Mayor Goldsmith thanked Mr. D'Urso for coming to our meeting. Mayor Goldsmith stated that he thought it totally inappropriate that 2 council members from Hillsdale send a letter to the editor and never have the courtesy to reach out to this Mayor and Council in the 4 years since he sat there. Mayor Goldsmith stated that Woodcliff Lake has been second to none in being a good neighbor to any of the surrounding municipalities. We also never used any pulpit to disparage

an individual in the paper. Mayor Goldsmith also stated that since Councilman Sears and Councilman Calamari reached out to Council President Rendo he was going to respond by inviting them to our December 7, 2015 or December 21, 2015 Council meeting.

Jim Healey, Woodcliff Lake, stated that what brought him here tonight was the disingenuous article that was published on the front page of the Pascack Press. In his profession, the first thing you do is you analyze and then you verify. They said this exit will benefit the businesses in both Woodcliff Lake and Washington Township. Mr. Healey stated that he has lived in Woodcliff Lake for 40 years and knows what businesses are within a mile of that exit. There is Fuscus and Bel Fiore which is not open during morning rush hour. Mr. Healey could not find all the businesses that they were talking about. The Planning Board in this town has preserved the residential character for 50 years. The businesses are in a business district. The exit provides for left turns. The 2 council members from Washington Township put out bad information. The problem in Washington Township is very clear, there are no major east west roads north of Route 4 in the County of Bergen. Their problem has nothing to do with Exit 171. Mr. Healey stated that the will be at every Mayor and Council meeting going forward.

Steve Cascio, Washington Township, apologized for the letter that was written to Woodcliff Lake because it was not the consent of himself. It was 2 Councilmen. The problem is Washington Township's intersection which is 2 county roads that come together and is basically the hub of northern Bergen County. It is their problem to fix with the County, not Woodcliff Lake's property. It is their responsibility to fix it and also their responsibility to work with their neighbors on all aspects. He does not expect Woodcliff Lake to change anything they are doing.

Josephine Higgins, Woodcliff Lake, stated that this matter came up when she was Mayor and they did go down to the State and there is no way that they can break what was formed at that time. Mrs. Higgins also stated that a Budget Report was never done even though she has asked 5 times and thinks that it is very important that it be done next year. Mrs. Higgins wished everyone a happy holiday and will see everyone at the Reorganization meeting.

Mayor Goldsmith congratulated Kristy Herrington on being Councilwoman-elect for 2016.

Carlos Disney, Woodcliff Lake, stated that he currently lives in Woodcliff Lake but used to live in Washington Township. Mr. Disney stated that Pascack Valley should do whatever is necessary to help Washington Township. The intersection where Seasons is located needs to be redone.

Cheryl Dispoto, Woodcliff Lake, congratulated Kristy Herrington and Carlos Rendo on the election. Mrs. Dispoto stated that Council President Rendo almost rendered her speechless tonight with his news on Galaxy Gardens. Mrs. Dispoto stated that this is a tremendous accomplishment. Mrs. Dispoto stated that she is a big fan of the Lydecker House and it looked beautiful with its decorations for Christmas. Mrs. Dispoto told Mr. Healey that she will be with him every step of the way regarding Exit 171.

MOTION to close to the public was made by Councilwoman Bloom, seconded by Councilman Belgiovine and unanimously approved.

CONSENT AGENDA

MOTION to approve the Consent Agenda was made by Councilman Belgiovine, seconded by Councilwoman Gadaleta and approved by Council members Belgiovine, Bloom, Chiavelli, Gadaleta, Panso and Rendo.

ADJOURNMENT

MOTION to adjourn at 10:15 PM was made by Councilwoman Gadaleta, seconded by Councilman Belgiovine and unanimously approved.

Respectfully submitted,



Deborah Dakin
Borough Clerk

BOROUGH OF WOODCLIFF LAKE
Bergen County, New Jersey

ORDINANCE NO. 15-16

“AN ORDINANCE AMENDING THE BOROUGH OF WOODCLIFF LAKE MUNICIPAL CODE SECTION § 250-9 WHICH GOVERNS TURN RESTRICTIONS AND PROHIBITIONS WITHIN THE BOROUGH”

BE IT ORDAINED BY THE BOROUGH COUNCIL OF THE BOROUGH OF WOODCLIFF LAKE, IN THE COUNTY OF BERGEN AND STATE OF NEW JERSEY, AS FOLLOWS:

WHEREAS, the Mayor and Council of the Borough of Woodcliff Lake wishes to ensure the safety of those utilizing the roads within the Borough; and

WHEREAS, it is the advice of the Chief of Police based upon a report of the Bergen County Engineer that a sight line impingement exists for vehicles driving West on Pinecrest Drive turning Left onto the southbound lane of Werimus Road. Accordingly, it is recommended that a left turn from Pinecrest Drive onto Werimus Road be made illegal and that the County should install “NO LEFT TURN” signage as soon as it is feasible.

NOW, THEREFORE, BE IT ORDAINED by the Borough Council of the Borough of Woodcliff Lake, County of Bergen, as follows:

Section 1: The schedule of prohibited turns contained in Borough Code § 250-9 (B) shall be amended to include the following:

8. Pinecrest Drive onto Werimus Road: no left turn

Section 2: Effective Date

- a. This Ordinance shall take effect upon passage and publication according to law.



**ENGINEER'S REPORT
BOROUGH OF WOODCLIFF LAKE
December 7, 2015**

Joseph E. Neglia, PE, PP, PLS
CEO, Chairman of the Board

Michael J. Neglia, PE, PP, PLS
President

Gregory Polyniak, PE, PP

Michael F. Berliner

Thomas R. Solfaro, PE, CME

Daniel Kaufman, PE, PP

Brian Intindola, PE

Civil Engineering

Municipal Engineering

Landscape Architecture

Traffic Engineering

Planning

Land Surveying

Construction Management

Locations:

■ 34 Park Avenue
P.O. Box 426
Lyndhurst, NJ 07071
Tel: 201.939.8805
Fax: 201.939.0846

■ 1119 Raritan Road
Suite 2
Clark, NJ 07066
Tel: 732.943.7067
Fax: 732.943.7249

www.negliaengineering.com

Our file: WDLAADM15.001
Project: 2015 Municipal Road Paving Program
Start Date: Week of October 5th
End Date: December 2015
Budget Cost: \$327,422.75
Budget Status: \$288,308.48 thru Payment Voucher #1

The Borough of Woodcliff Lake is no longer participating in the Pascack Valley Cooperative Pricing Road Paving Program. Instead, public bidding of this year's road resurfacing and curb repairs was coordinated by the office of Neglia Engineering. At the June 22nd Council meeting, NEA provided a proposal for Survey, Design, Bidding, and Construction Management services not to exceed \$53,830. This proposal was awarded at the July 13th Council meeting.

Initial assessment of the roads was undertaken by Neglia Engineering Associates and the Department of Public Works to establish project estimates and prioritize the roads to be included in the Base Bid of the 2015 Municipal Road Program. The Base Bid has been identified as Wright Street, Wright Street North, Wright Street South, Hathaway Drive, Carnot Drive, Old Mill Road, Natmark Court, Orchard Street, and Angela Court. Daniel Court has been identified as Alternate Bid A while Fern Street and Balsam Road has been identified as Alternate Bid B. Wildwood Road has been excluded from this year's road program due to funding limitations.

Construction plans and specifications were completed on Friday, August 7th. Final discussion of the project scope and bid structure occurred at the Monday, August 10th Council meeting. The Borough Clerk advertised the Bid Notice with the local newspapers and Contractor Pickup was scheduled for Wednesday, August 12th.

The Bid Opening was held on Thursday, September 3rd at Borough Hall. One (1) bid was received, submitted by D&L Paving Contractors of Nutley, NJ. All three portions of their bid [Base, Alt. A, & Alt. B] were each below the respective construction value in Neglia's August 12, 2015 Cost Estimate. After review by Council, a Construction Contract was awarded to D&L Paving at the September 8th Council meeting in the amount of \$327,422.75 for Base Bid only.

A Pre-Construction meeting was held on Friday, September 18th. The Borough issued a Resident Notice on the affected project streets the week of September 21st. Notice to Proceed was issued by NEA to D&L Paving on Thursday, October 1st.

The Contractor mobilized to the project and began concrete curb repairs by mid-October. In late October, NEA coordinated the addition of the Olde Woods Lane cul-de-sac resurfacing to the project scope at the request of the Borough. Milling and paving of various streets in the program was performed the weeks of October 26th and November 2nd. During milling of Old Mill Road it was observed that prior damage had occurred to the culvert at the intersection with Werimus Road. NEA has performed inspection with assistance from a structural engineering sub-consultant and has coordinated for TV inspection of the culvert the week of December 7th, and repair of the culvert immediately following. Once repaired the entrance to Old Mill will be paved, signaling completion of the project.



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Our file: **WDLAADM15.001**
Project: Bear Brook & Glen Road Erosion Repairs
Start Date: To Be Determined
End Date: To Be Determined
Budget Cost: To Be Determined
Budget Status: To Be Determined

On July 16th Construction Code Official, Nick Saluzzi, was notified by Park Ridge Borough Clerk, Kelley O'Donnell, that severe erosion was observed on the Bear Brook directly upstream from 38 Glen Road in the Borough of Woodcliff Lake. This observation was made by Park Ridge Borough Engineer, Eve Mancuso, P.E., while responding to a complaint from the property owner at 27 Glendale Road in the Borough of Park Ridge. Her concern is that this area of the bank is adjacent to Glen Road and any further deterioration or erosion would severely impact the structural integrity of Glen Road.

On Wednesday, August 5th a joint site inspection was performed by Neglia Engineering, Nick Saluzzi, and Councilman Belgiovine on behalf of the Borough of Woodcliff Lake with Peter Wayne (DPW Supervisor) and Mrs. Mancuso on behalf of the Borough of Park Ridge. Severe erosion of the stream bank was observed between the private property at 38 Glen Road and a Borough stormwater outfall 200-300 feet upstream. The erosion was observed to have compromised the embankment of the elevated Glen Road at this location.

Also observed was the significant transport of sediments and large quantities of both rip rap and river stone by previous flood waters from their upstream origin through the subject area, residential properties at 38 Glen Road (Woodcliff Lake) and 27 Glendale Road (Park Ridge), and to the existing bridge culvert over the Bear Brook west of the intersection of Glen Road and Glendale Road. As such, Mrs. Mancuso suggested coordination of a joint stream restoration project between Boroughs. Park Ridge intends to perform minor de-silting and de-snagging to remove accumulated river stone for the diverted portion of the stream adjacent to 27 Glendale Road to normalize the channel back to its prior cross-section. She also suggested that the Borough do the same for the diverted portion of the stream adjacent to 38 Glen Road while addressing the critical concern of the severely eroded embankment upstream.

Prior, in July 2014, the Borough of Woodcliff Lake had assisted the homeowner at 38 Glen Road with removal of large fallen trees, tree limbs, and a gabion basket from their property and the Bear Brook by the Bergen County Mosquito Commission under the limitations of the Flood Hazard Area Control Act Permit By Rule statute after a significant flash flood event. The homeowner was also provided direct contact to staff at NJDEP who could assist the homeowner with any further desired stream stabilization that would require permits.

Our office recommends that the Borough address the severe erosion that has compromised the embankment of the elevated Glen Road at this location immediately. Working with Park Ridge on a joint project will provide cost savings in both NJDEP Permitting as well as construction.



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December 7, 2015
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Our file: **WDLAMUN13.011**
Project: **77 Brookview Drive Drainage Repairs**
Start Date: **To Be Determined**
End Date: **To Be Determined**
Budget Cost: **\$107,000.00**
Budget Status: **To Be Determined**

On February 1, 2013 a site visit was performed at the above referenced address in response to a resident complaint and to evaluate damage that occurred to a drainage outfall that is apparently owned by the Borough. The site visit was performed with former Borough Administrator Wolfgang Albrecht, Superintendent of Public Works David Antoine, and this office. In response, NEA developed a preliminary estimate of the repair work to be as follows:

- Construction (head wall and repair)	\$ 75,000.00
- Engineering and permitting	<u>\$ 20,000.00</u>
	\$ 95,000.00
- If NJDEP requires a stream study add	<u>\$ 12,000.00</u>
	\$107,000.00

On March 11, 2013 a second site visit was performed with Park Ridge Water and Sewer representatives William Beattie, Director of Operations, and William Hahn, General Supervisor. This meeting was held on-site to discuss the potential reductions in engineering and permitting costs for both entities by coordinating a joint project. Park Ridge Water and Sewer was supportive of this proposal as both sides indicated that the close proximity of the damaged outfall and exposed utility crossing will, at minimum, require the coordination of design drawings as not to adversely affect the adjacent repair.

On May 15, 2013 an on-site meeting was held with the homeowner Peter Goldsmith, former Borough Administrator Wolfgang Albrecht, and our office. The project status was discussed and the property owner was notified that the Borough has made proper appropriations in the FY2013 municipal budget to address this issue in conjunction with Park Ridge Water and Sewer's utility repair.

In late August, 2014 Park Ridge Water and Sewer indicated that an appropriation of funds for this project is now being made to address this repair as soon as practicable. Further coordination with Park Ridge Water and Sewer in May, 2015 indicates that they are prepared for design and bidding of the required water system repairs. In an effort to provide cost savings for both municipalities, Park Ridge Water is amenable to considering the preparation of permitting and bid documents for a collaborative project to be publicly bid as a joint project. NEA will coordinate a project meeting between the Borough and Park Ridge Water to identify the exact scope of both repairs for the purposes of providing a design and bid proposal for this collaborative effort. Coordination will then be made with the homeowner to review their proposed bank stabilization project to provide permitting assistance at the request of the Borough.



Engineer's Report
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We trust you will find the above in order. Should you have any questions or require additional information, please do not hesitate to contact the undersigned.

Sincerely,
Neglia Engineering Associates

A handwritten signature in cursive script that reads 'Joseph R. Vuich'.

Joseph R. Vuich, PE
For the Borough Engineer



"Professionalism You Can Count On"

PROFESSIONAL INSURANCE ASSOCIATES, INC.

429 HACKENSACK STREET • P.O. BOX 818 • CARLSTADT, NJ 07072 • (201) 438-7500 • FAX (201) 438-8781

June - 2015

Mayor & Council
Borough of Woodcliff Lake
188 Pascack Road
P.O. Box 8619
Woodcliff Lake, NJ 07677

Dear Mayor Goldsmith & Members of the Governing Body:

We are pleased to provide to the Municipality, our Annual Report regarding the property and casualty and related insurance coverages provided by the Municipality's membership in the JIF & MEL, for your review and consideration.

The majority of coverage afforded the Municipality is provided through membership in the Bergen County Municipal Joint Insurance Fund (the JIF), the statewide Municipal Excess Liability Joint Insurance Fund (the MEL), and the New Jersey Environmental Risk Management Fund (the EJIF).

Specifically, the Funds provide coverage for General Liability, Auto Liability and Physical Damage, Property, Crime, Workers Compensation, Employment Practices/Public Officials Liability, Police Professional Liability, and Environmental Liability.

The Joint Insurance Fund movement began with 11 municipalities in the Pascack Valley in Bergen County, joining together to provide property and casualty coverage in the wake of the insurance crisis that had hit municipalities in the early 1980's. Today, there are over 350 municipalities in the MEL system, served by 16 regional joint insurance funds; representing the most prominent example of shared services in the history of the State of New Jersey. P.I.A. is proud to have been a part of the JIF movement since its inception and has worked with our municipal clients to obtain the maximum benefit offered by the JIF.

To that end, our Report is provided as an overview of the coverages, claims experience, and overall financial health of the Bergen County JIF and the Municipal Excess Liability JIF and the Municipality's performance in the JIF/MEL relative to these benchmarks.

Key sections of the Report include:

- Recent Developments within the Joint Insurance Funds and the impact to the Municipality
- Fund Statistics and Membership
- Synopsis of Property & Casualty Coverages – Borough of Woodcliff Lake
- Loss Time Accident Frequency – All Funds
- Loss Time Accident Frequency – Bergen County Municipal JIF
- Financial Information on the JIF Funds
- Dividend History – Inception to Present – Borough of Woodcliff Lake
- Historical and Background Information on the JIF Movement

RECENT DEVELOPMENTS

PROPERTY COVERAGE - POLICY CHANGES

Because of the large losses sustained from both Hurricane Irene and Hurricane Sandy, property insurance excess carriers revised the terms and conditions for coverage. In 2014, Zurich American, the MEL's current excess property carrier, indicated the carrier would no longer utilize the MEL's manuscripted property coverage form, but rather, would utilize the Zurich Edge Form, a broad form property coverage that has been modified to include typical municipal risk exposures. The MEL Underwriting Manager has reported this form is considered to be favorable to insureds, although not as broad in form as the manuscripted form previously utilized by the MEL. The MEL Underwriting Manager issued a Bulletin devoted to the changes (MEL BULLETIN 13-24), which was distributed to every member Municipality. Several changes to note include:

Property In the Open:

Excludes the perils of Earthquake, Wind, Flood and Named Storm.

A partial listing would include, dams, docks, fences, retaining walls, parking meters, traffic lights, light posts, trash cans, and outside benches.

Emergency Vehicles:

Defines a refurbished fire apparatus meeting the requirements promulgated under NFPA 1912 Standard for Fire Apparatus Refurbishing

Fine Arts:

Must be scheduled if a single item or multiple items exceed \$2,500,000.

Watercraft:

32 Feet and Under – Must be scheduled

INCREASE IN EXCESS PROPERTY COVERAGE

The MEL serves as the lead agency for the purchase of additional excess Property Coverage. The Executive Committee elected to purchase \$25 million of excess Property Coverage, bringing the total limit to \$125 million Statewide, as noted:

Policy Limit - \$125 million per occurrence – Statewide
Named Storm - \$125 million per occurrence – Statewide
Earth Movement - \$75 million annual aggregate – Statewide
Flood (outside of the SFHA) - \$75 million annual aggregate – Statewide
Flood (within the SFHA) - \$2.5 million Per Location
 \$1 million – All Outdoor Property
 \$2.5 million – Pump Stations

ENVIRONMENTAL LIABILITY POLICY REWRITE

New Policy Form – A new EJIF policy form has been approved by the EJIF Executive Committee. The purpose of the rewrite is to:

Simplify the policy form making it easier to understand coverage
Utilize contemporary policy forms as models
Change form from “Named Perils” to Broad Form coverage grant
Reduce Definitions from 38 to 26

Insuring Agreement – Previous to 01.01.15:

Included seven named perils under Coverage A – Third Party Liability and included: Emergency Duties, Water Service, Storm Water System and Waste Water System, Herbicide/Pesticide Application, DPW Centers/Foreclosed Properties/Recycling Centers, Municipally owned and controlled Compost Facilities, and Owned Salt Storage Facilities.

Insuring Agreement – REWRITE FOR 01.01.15:

Coverage A – Third Party Liability

To pay on behalf of the LOCAL UNIT, CLAIM(s) for Loss in Excess of the Deductible that the LOCAL UNIT is legally obligated to pay as a result of POLLUTION CONDITIONS.

Coverage B – On-site Cleanup Costs

Simplified Language; foreclosed property is now included under “Covered Locations”, subject to underwriting and scheduling.

Coverage C – Public Officials Pollution Liability

This coverage was previously Public Officials Liability and was confusing with Liability coverage through the MEL.

Coverage D – DeMinimus Abandoned Waste Sites

Condensed and consistent with other Insuring Agreements

Coverage E – Defense Costs

Clarifies that Defense Costs are specifically tied to coverage; eliminates ambiguity

A copy of the EJIF Bulletin issued by the EJIF Underwriting Managers is included for your review.

SAFETY

The 2014 and 2015 Safety Incentive Program (SIP) continues to build upon efforts to promote safety and wellness within the community and work environment.

Best Practices to promote a Safety Culture are outlined in the SIP and include:

Claims Management
Hazard Control
Supervisory Leadership and Participation as well as
Continued Education and Training.

The JIF/MEL provide many of the resources and training tools necessary to promote the safety efforts within the Municipality and community which can be accessed through their website.

Enhanced Online Training

As a Reminder, the MEL SAFETY INSTITUTE (MSI) through direction of the MEL Executive Safety Committee, for which P.I.A. is a member, has focused future OSHA & PEOSHA required training to be provided more through On-Line training, which should enhance the ability of Municipal employees to take advantage of these training courses.

Examples of OSHA/PEOSH Training available on-line:

Hazardous Communications w/ Global Harmonization System
Bloodborne Pathogens
Crossing Guard Safety
Don't Get Caught in the Crush Zone
Employee Safety Orientation
Fire Safety
Office Safety
Survival Driving (Emergencies/Natural Disasters)

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND:

STATISTICS:

Formed:	January 1, 1985
Executive Committee:	Chairman, Secretary, 5 Members; 4 Alternates
Charter members:	15
Current Members:	38

CURRENT MEMBERSHIP

*Closter	Ho-Ho-Kus
*Emerson	Leonia
*Hillsdale	Mahwah
*Montvale	Midland Park
*New Milford	Oakland
*Northvale	Ramsey
*Norwood	Saddle River
*Old Tappan	Washington
*Oradell	Cresskill
*Park Ridge	Bergenfield
*River Edge	Harrington Park
*River Vale	Wyckoff
*Tenafly	Waldwick
*Westwood	Haworth
*Woodcliff Lake	Fair Lawn
Allendale	Upper Saddle River
Alpine	Franklin Lakes
Demarest	Glen Rock
Dumont	Ridgewood

* = Denotes Charter Member

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

A. SYNOPSIS OF COVERAGES:

1. *Property*

Building & Contents

All Municipally-owned buildings and contents are insured on a full "Replacement Cost" (RC) Basis, unless the building and/or contents were not replaced, then coverage would be based upon Actual Cash Value (AVC)

2. *Extra Expense*

This coverage reimburses the Municipality for extra expenses incurred should a fire or other covered peril damage a building and the Municipality has to rent/secure temporary space or incur other covered extra expenses to continue municipal operations. A Statewide limit of \$10,000,000. per occurrence is provided by the JIF and MEL.

NOTE: The peril of Flood is treated differently if the subject property is within a Flood Hazard Zone.

3. *Valuable Papers*

This coverage reimburses the member Municipality for the reproduction of valuable papers and records (i.e. tax records, accounting/budget files, meeting minutes, etc.,) that are destroyed by a fire or allied peril. A Statewide limit of \$10,000,000. per occurrence is provided by the JIF and MEL.

4. *EDP & Communications Equipment*

This coverage reimburses the Municipality for the replacement of Electronic Data Processing Equipment (computers, copiers, fax machines, printers, etc.) that are destroyed by a fire or allied peril. A Statewide limit of \$10,000,000. per occurrence is provided by the JIF and MEL.

5. **Flood**

Outside of a Flood Plain, there is a statewide limit of \$75,000,000. For buildings located in a Flood Zone, there is a limit of \$2,500,000. per location, subject to the Federal Flood Insurance Program's maximum coverage of \$500,000. for buildings and \$500,000. for contents. Pumping Stations, pistol ranges, vehicles, and mobile equipment are subject to the standard deductible but now include sub-limits of coverage. See revised language as contained in the Recent Developments section of this Report

6. **Earth Movement**

A Statewide limit of \$75,000,000. is provided by the JIF & MEL.

7. **Boiler & Machinery**

A Statewide limit of \$125,000,000. is provided by the JIF and MEL.

8. **Deductibles**

All property losses are subject to a \$2,500. Deductible unless as noted in the policy. Boiler & Machinery claims carry a deductible of \$5,000.

9. **Physical Damage, Automobile Fleet & Mobile Equipment**

Insured on an "Actual Cash Value" Basis, subject to a \$2,500. deductible. It should be noted, fire engines and emergency first aid vehicles that are less than 15 years old are insured on a "Replacement Cost" Basis, provided refurbishment is in accordance with NFPA 1912.

9A. **Physical Damage Reimbursement Coverage for Emergency Services Volunteers**

The Bergen County Municipal Joint Insurance Fund since 1999, has provided Physical Damage Reimbursement Coverage to emergency service volunteers, including police auxiliary, firefighters, and members of the first aid or rescue squads, for collision and comprehensive damages to their personal automobile that result from a motor vehicle accident, which arises out of and in the course of the emergency service volunteer's duties on behalf of the member town, while responding to an emergency, but only where the blue light and/or red light has been activated and the emergency service volunteer is holding a valid "blue light" or "red light" permit pursuant to Statute N.J.A.C. 13:24 and while responding to or from an emergency.

LIABILITY

The Bergen County Municipal JIF and the MEL provide the following Liability Coverages to the Municipality:

10. ***Automobile Liability***

11. ***General Liability (including)
Medical Malpractice – Emergency Response Teams & Public Nurse
911 Dispatchers Liability
Good Samaritan***

12. ***Law Enforcement Professional Liability***

13. ***Employee Benefits Liability***

The Municipality maintains a \$15,000,000. Limit of Liability, layered as follows:

\$ 200,000. – Bergen County Municipal JIF
\$14,800,000. – Municipal Excess Liability (MEL) & Commercial Re-Insurance
\$15,000,000. – **Total Limit of Liability for the Municipality**

The first \$1,000,000. limit of liability is self-insured, (through the JIF & MEL) with Excess Re-Insurance Policies, secured by the MEL (on behalf of the approximate 550 public entities covered statewide by the MEL), for \$14,000,000. excess of the first \$1,000,000. of Self-Insurance.

Terrorism Coverage continues to be provided each member public entity through the JIF & MEL.

The \$14,000,000. Excess Liability Policy is a conventional re-insurance policy and is not as broad in scope of coverage as the Fund's first \$1,000,000. of Self-Insurance Coverage. Therefore, there are certain limited areas of liability, whereby a claim would be insured at a sub limit, several examples include:

Failure to Supply	\$5,000,000. Total
Riot & Civil Commotion	\$5,000,000. Total
Approved Skateboard Facilities	\$5,000,000. Total
Quasi Entities	\$5,000,000. Total
Mold & Fungus (directly associated with a covered claim)	\$1,000,000. Total

All insurance policies and Self-Insured Plans have exclusions or limitations of coverage. Several important exclusions to note are:

- Asbestos, Lead, & Pollution Liability Exclusion (Limited Pollution Liability thru EJIF)
- Dam & Reservoir Coverage Exclusion
- Watercraft over 32 feet in length
- Lawns, trees, bushes, and shrubs
- Land
- Underground gas pipes
- Underground piping on locations beyond 1,000 feet of a pump station, wells or other similar operational locations

Overall, the coverages provided by the Fund(s) are broader than those available from commercial insurance carriers.

NOTE: Sewer back up claims, covered under the General Liability Policy, are subject to a \$1,000. deductible per occurrence.

RECOMMENDATION

We strongly recommend the Municipality authorize the Fund to increase the Limits of Liability from \$15,000,000. to \$20,000,000. The additional annual assessment in 2015 would be \$4,066.

All insurance policies and Self-Insured Plans have exclusions or limitations of coverage. Important exclusions to note are the Asbestos and Pollution Liability Exclusions. Essentially, the coverages provided by the Fund are broader than those available from insurance companies.

ADDITIONAL LIABILITY COVERAGES

Not subject to the \$15,000,000. Limit of Liability.

14. *Cyber Liability*

This coverage is fully-insured through XL Insurance and provides the following coverages:

3rd Party Coverage

Media Communications Liability
 Network Security Liability
 Privacy Liability

1st Party Coverage

Extortion Threat
 Crisis Management Expenses
 Business Interruption
 Privacy Notification

The limit of liability is a shared limit among all JIF members of \$1,000,000. for each claim with an annual aggregate of \$3,000,000.

First Party and Third Party Coverage subject to \$10,000. deductible each claim.

15. **Public Officials Liability/Employment Practices Liability**

The Municipality maintains a \$6,000,000. limit of liability, subject to satisfactory completion of the MEL's Loss Control Plan (LCP). The Municipality has consistently maintained an **approved** LCP. This coverage was moved from the MEL to XL Insurance Company, on a fully insured basis in 2011.

Starting in 2013, XL Insurance provided options for reducing the retention and co-insurance limits for an additional premium. Consequently, the Municipality chose the following limits, co-insurance and deductibles, effective 1/1/13:

- A \$20,000. loss retention per claim for Public Officials Liability and Employment Practices Liability.
- \$ - 0% - co-insurance per claim
- This is a "claims made" policy.

Again, the Municipality maintains an **approved** Loss Control Plan as defined by the MEL.

16. **Blanket Crime (Bond) Coverages**

The Limit of Liability is \$50,000. for each of these coverages at the JIF level and the MEL provides an additional \$950,000. excess of the JIF for a total of \$1,000,000. Coverage, which includes:

- O – Public Employee Dishonesty
- B – Forgery and Alteration
- C – Theft, Disappearance and Destruction
- D – Robbery and Safe Burglary
- F – Computer Fraud with Funds Transfer

17. **Public Officials Bond Coverage – Statutory Positions**

Certain public officials/employees, such as the Treasurer, Tax Collector, Library Treasurer, Utilities Collector, Magistrate and Court Administrator, must be bonded by Statute. The coverage is \$1,000,000. for each loss.

Public Official Bonds Provided By The MEL:

<u>Position</u>		<u>Bond Limit</u>
1. Treasurer	-	\$1,000,000.
2. Tax Collector	-	\$1,000,000.
3. Blanket Bond – Municipal Court	-	\$1,000,000.
4. Library Treasurer	-	\$1,000,000.

18. **Workers Compensation**

The JIF and MEL provide statutory coverage in accordance with the State of New Jersey Workers Compensation Statute.

Coverage A – Workers Compensation (Medical & Indemnity)

Coverage B – Employer’s Liability - \$7 Million JIF/MEL CSL

Coverage is provided to the member municipal employees and emergency service volunteers (as defined under the Statute).

19. **Environmental Liability** (Claims Made Policy)
Coverage provided through the EJIF

Coverage for recycling centers, petroleum storage tanks, Haz-Mat operations, Super Fund Buy Out. \$1,000,000. limit of liability. Defense costs are included in the limit of liability, subject to deductible.

Only underground storage tanks that meet current Federal and State Requirements and are scheduled with the EJIF are included for coverage.

B. INSURANCE COVERAGES PROVIDED BY P.I.A., INC. (NOT PROVIDED BY JIF):

- | | |
|---|---|
| 1. Accident & Health Policy
\$250,000. AD&D Limit - VFIS | - Woodcliff Lake Fire Department
Tri-Borough Volunteer Ambulance
Woodcliff Lake Fire Dept. Ladies Auxiliary
Office of Emergency Management |
| 2. Accident Policy - \$500,000. Limit
United States Fire Insurance Co. | - Woodcliff Lake Recreation, Volunteers,
Participants of the Greater Pascack Valley Program |

SUMMARY

Without question, the Joint Insurance Funds continue to provide broader coverage than the conventional insurance market at a notably lower cost (premium).

Under State regulation, the respective Funds are required to file an independent audit with the NJ Departments of Banking and Insurance and Community Affairs on an annual basis. These audits are available to member Municipalities upon request.

We have attached an audited analysis of the financial condition of the JIF, MEL, and EJIF Funds, as of 12/31/13.

This synopsis is prepared to provide an overview of coverages provided to the Municipality by the JIF/MEL and P.I.A. and is not intended to be a complete explanation of policy coverage, terms, conditions, or exclusions. Actual policy language will govern the scope and limits of protection afforded. As always, we are available for specific questions concerning any aspect of this Insurance Program.

CONCLUSION

The Municipality is well served through its membership in the JIF/MEL Program. The coverages and limits afforded exceed that available in the commercial market, at a notable savings to the Municipality. It should also be noted the Municipality receives additional services through its membership, including:

MEL Safety Institute
Alcohol & Drug Testing for Commercial Driver's License (CDL) operators
Environmental technical support second to none.

These additional services also add to the value of the Municipality's membership and continues to weigh on the decision to remain a member of the JIF/MEL.

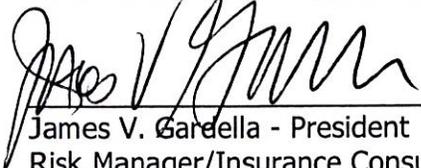
We currently serve as the Risk Management Consultant for 38 public entities, including municipalities, school boards, housing, and utility authorities in northern New Jersey. Our extensive governmental expertise, coupled with P.I.A.'s involvement in the JIF's since their inception, allows us to provide the best consultation and evaluation services affiliated with these programs.

We work consistently with your Administrative Team regarding insurance matters and are always available to you as the need arises.

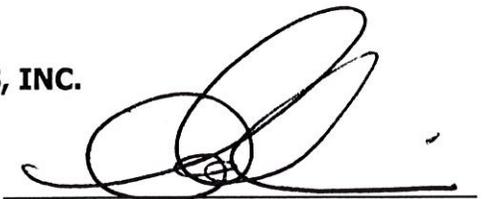
Should you have any questions regarding our report or any other aspect of the Municipality's Insurance Program, please communicate with us.

Very truly yours,

PROFESSIONAL INSURANCE ASSOCIATES, INC.



James V. Gardella - President
Risk Manager/Insurance Consultant
Phone: (201) 559-8142
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Frank Covelli
Manager - Public Entities Department
Phone: (201) 559-8134
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FC/cmt

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APPENDIX A

2014 LOST TIME ACCIDENT FREQUENCY ALL JIFs December 31, 2014

FUND	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	2012 LOST TIME FREQUENCY	TOTAL RATE * 2014 - 2012
BURLINGTON	1.47	1.59	1.88	1.64
SUBURBAN MUNICIPAL	1.58	1.91	1.74	1.75
TRI-COUNTY	1.65	1.99	2.35	2.00
MORRIS	1.72	1.50	1.78	1.67
CAMDEN	1.82	1.95	2.90	2.22
PROF MUN MGMT	1.92	2.88	1.81	2.20
CENTRAL	2.02	2.44	2.69	2.37
SUBURBAN ESSEX	2.06	2.49	2.35	2.30
MONMOUTH	2.17	1.42	1.86	1.82
OCEAN	2.22	2.24	2.94	2.46
BERGEN	2.23	1.98	2.04	2.08
SOUTH BERGEN	2.35	2.56	2.47	2.46
NJ PUBLIC HOUSING	2.47	2.34	2.70	2.51
ATLANTIC	2.47	2.62	2.77	2.62
N.J.U.A.	2.62	2.25	1.95	2.26
AVERAGE	2.05	2.14	2.28	2.16

* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

BERGEN JIF includes SIR claims for Fairlawn and Ridgewood

SOUTH BERGEN JIF includes SIR claims for Hackensack

APPENDIX B
BERGEN MUNICIPAL JOINT INSURANCE FUND
2014 LOST TIME ACCIDENT FREQUENCY
DATA VALUED AS OF DECEMBER 31, 2014

MEMBER	# CLAIMS ** * FOR 12/31/2014	Y.T.D. LOST TIME ACCIDENTS	2014 LOST TIME FREQUENCY	2013 LOST TIME FREQUENCY	2012 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2014 - 2012
1 ALPINE	0	0	0.00	2.25	0.00	1 ALPINE	0.74
2 CLOSTER	0	0	0.00	0.72	0.62	2 CLOSTER	0.46
3 OLD TAPPAN	0	0	0.00	0.00	0.00	3 OLD TAPPAN	0.00
4 WASHINGTON TOWNSHIP B	0	0	0.00	2.60	0.00	4 WASHINGTON TOWNSHIP	0.85
5 GLEN ROCK	0	1	0.54	3.39	1.68	5 GLEN ROCK	1.85
6 RIVER EDGE	0	1	0.67	1.33	2.05	6 RIVER EDGE	1.35
7 ALLENDALE	0	1	0.70	3.55	2.65	7 ALLENDALE	2.30
8 CRESSKILL	0	1	0.70	2.85	1.99	8 CRESSKILL	1.85
9 WOODCLIFF LAKE	0	1	0.80	1.59	1.58	9 WOODCLIFF LAKE	1.33
10 HILLSDALE	0	2	0.94	0.48	1.77	10 HILLSDALE	1.08
11 HAWORTH	0	1	0.99	0.93	0.00	11 HAWORTH	0.63
12 OAKLAND	0	2	1.06	0.53	2.18	12 OAKLAND	1.25
13 WESTWOOD	0	2	1.07	0.50	1.50	13 WESTWOOD	1.02
14 WYCKOFF	0	2	1.08	1.08	1.09	14 WYCKOFF	1.08
15 DEMAREST	0	1	1.09	0.00	2.11	15 DEMAREST	1.07
16 HARRINGTON PARK	0	1	1.33	2.76	3.80	16 HARRINGTON PARK	2.65
17 MAHWAH	1	5	1.35	1.83	1.28	17 MAHWAH	1.48
18 TENAFLY	0	3	1.38	0.00	2.35	18 TENAFLY	1.25
19 EMERSON	1	2	1.50	2.38	0.76	19 EMERSON	1.54
20 FRANKLIN LAKES	0	2	1.57	1.54	0.76	20 FRANKLIN LAKES	1.29
21 SADDLE RIVER	0	1	1.61	0.00	0.00	21 SADDLE RIVER	0.54
22 WALDWICK	0	3	2.02	2.56	3.34	22 WALDWICK	2.64
23 NORWOOD	0	2	2.05	0.00	0.00	23 NORWOOD	0.70
24 RAMSEY	1	5	2.07	2.57	2.57	24 RAMSEY	2.40
25 MIDLAND PARK	0	3	2.54	0.00	5.38	25 MIDLAND PARK	2.75
26 ORADELL	0	3	2.60	3.36	1.63	26 ORADELL	2.52
27 LEONIA	0	5	3.12	1.25	3.53	27 LEONIA	2.65
28 FAIR LAWN	**	14	3.14	2.32	2.32	28 FAIR LAWN	2.57
29 RIVER VALE	0	4	3.15	0.80	0.74	29 RIVER VALE	1.55
30 MONTVALE	0	3	3.16	5.41	3.14	30 MONTVALE	3.89
31 RIDGEWOOD	**	13	3.21	3.23	2.31	31 RIDGEWOOD	2.90
32 HO-HO-KUS	1	3	3.35	3.35	1.09	32 HO-HO-KUS	2.58
33 PARK RIDGE	0	5	3.45	0.00	1.37	33 PARK RIDGE	1.61
34 UPPER SADDLE RIVER	2	5	4.57	2.83	1.90	34 UPPER SADDLE RIVER	3.12
35 NORTHVALE	0	4	4.94	1.18	4.65	35 NORTHVALE	3.58
36 NEW MILFORD	1	10	4.99	2.10	3.68	36 NEW MILFORD	3.61
37 BERGENFIELD	3	14	5.34	5.54	2.88	37 BERGENFIELD	4.54
38 DUMONT	0	11	6.06	3.14	4.03	38 DUMONT	4.38
Totals:	12	136	2.23	1.98	2.04		2.08

Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)

* Member does not participate in the FUND for Workers' Comp coverage

** Member has a higher Self Insured Retention for Workers' Comp

2013 Loss Time Accident Frequency As of December 30, 2013: 1.78

APPENDIX C

Key Financials as of 12/31/13

BERGEN						
FUND YEAR	CASH ON HAND	INVESTMENT INCOME	IBNR RESERVES	GROSS STATUTORY SURPLUS	RETURN OF SURPLUS	NET STATUTORY SURPLUS
CLOSED YEARS	see total	see total	\$0	\$31,071,661	\$29,668,000	\$1,403,661
2010	see total	see total	\$35,647	\$1,037,229	\$0	\$1,037,229
2011	see total	see total	\$53,027	\$141,807	\$0	\$141,807
2012	see total	see total	\$547,913	\$685,227	\$0	\$685,227
2013	see total	see total	\$1,742,559	\$446,509	\$0	\$446,509
TOTAL	\$8,931,712	\$16,536,993	\$2,379,146	\$33,382,433	\$29,668,000	\$3,714,433

MEL						
FUND YEAR	CASH ON HAND	INVESTMENT INCOME	IBNR RESERVES	GROSS STATUTORY SURPLUS	RETURN OF SURPLUS	NET STATUTORY SURPLUS
CLOSED YEARS	see total	see total	\$0	\$43,137,565	\$44,265,586	(\$1,128,021)
2010	see total	see total	\$6,130,195	\$2,548,141	\$0	\$2,548,141
2011	see total	see total	\$7,474,573	\$5,207,837	\$0	\$5,207,837
2012	see total	see total	\$12,564,872	\$4,808,463	\$0	\$4,808,463
2013	see total	see total	\$13,299,962	\$4,302,176	\$0	\$4,302,176
TOTAL	\$64,220,602	\$57,155,677	\$39,469,602	\$60,004,182	\$44,265,586	\$15,738,596

EJIF						
FUND YEAR	CASH ON HAND	INVESTMENT INCOME	IBNR RESERVES	GROSS STATUTORY SURPLUS	RETURN OF SURPLUS	NET STATUTORY SURPLUS
1995	see total	see total	\$0	\$868,012	\$868,012	\$0
1996	see total	see total	\$0	\$1,883,552	\$1,883,552	\$0
1997	see total	see total	\$4,033	\$1,656,826	\$1,166,057	\$490,769
1998	see total	see total	\$0	\$2,630,068	\$1,741,438	\$888,630
1999	see total	see total	\$80,000	\$320,006	\$0	\$320,006
2000	see total	see total	\$0	\$2,853,276	\$1,187,945	\$1,665,331
2001	see total	see total	\$29,353	\$2,644,984	\$121,685	\$2,523,299
2002	see total	see total	\$22,618	\$1,305,739	\$232,982	\$1,072,757
2003	see total	see total	\$0	\$2,437,923	\$231,286	\$2,206,637
2004	see total	see total	\$192,171	(\$524,895)	\$258,833	(\$783,728)
2005	see total	see total	\$41,958	\$1,503,795	\$200,641	\$1,303,154
2006	see total	see total	\$292,492	(\$2,285,421)	\$57,570	(\$2,342,991)
2007	see total	see total	\$57,101	\$1,925,947	\$100,000	\$1,825,947
2008	see total	see total	\$250,251	\$451,394	\$0	\$451,394
2009	see total	see total	\$385,519	(\$211,769)	\$0	(\$211,769)
2010	see total	see total	\$404,407	\$751,731	\$0	\$751,731
2011	see total	see total	\$888,799	\$1,269,116	\$0	\$1,269,116
2012	see total	see total	\$1,781,695	\$112,899	\$0	\$112,899
2013	see total	see total	\$1,344,528	\$486,900	\$0	\$486,900
Total	\$25,853,365	\$7,741,305	\$5,774,925	\$20,080,083	\$8,050,001	\$12,030,082

RCF						
FUND YEAR	CASH ON HAND	INVESTMENT INCOME	IBNR RESERVES	GROSS STATUTORY SURPLUS	RETURN OF SURPLUS	NET STATUTORY SURPLUS
1995	see total	see total	\$0	\$14,587,447	\$10,530,000	\$4,057,447
1996	see total	see total	\$0	\$28,552	\$0	\$28,552
1997	see total	see total	\$0	\$6,839,670	\$4,515,000	\$2,324,670
1998	see total	see total	\$0	(\$378,275)	\$540,000	(\$918,275)
1999	see total	see total	\$0	\$3,661,246	\$0	\$3,661,246
2000	see total	see total	\$0	\$2,481,452	\$293,506	\$2,187,946
2001	see total	see total	\$24,000	\$99,732	\$305,000	(\$205,268)
2002	see total	see total	\$50,000	\$179	\$308,000	(\$307,821)
2003	see total	see total	\$92,000	(\$2,655,450)	\$320,000	(\$2,975,450)
2004	see total	see total	\$162,000	(\$1,986,841)	\$325,000	(\$2,311,841)
2005	see total	see total	\$232,000	(\$177,611)	\$335,000	(\$512,611)
2006	see total	see total	\$346,000	(\$3,569,557)	\$340,000	(\$3,909,557)
2007	see total	see total	\$399,000	(\$1,852,033)	\$350,000	(\$2,202,033)
2008	see total	see total	\$837,000	\$632,424	\$375,000	\$257,424
2009	see total	see total	\$863,000	\$3,945,603	\$380,000	\$3,565,603
2010	see total	see total	\$1,230,685	\$1,668,039	\$400,000	\$1,268,039
2011	see total	see total	\$2,719,498	(\$1,760,048)	\$400,000	(\$2,160,048)
2012	see total	see total	\$3,537,128	\$270,597	\$400,000	(\$129,403)
2013	see total	see total	\$2,598,267	\$3,819,108	\$400,000	\$3,419,108
Total	\$78,351,766	\$21,705,258	\$13,090,578	\$25,654,234	\$20,516,506	\$5,137,728

Source: Year End Financial Statements for the period ending 12/31/13 (Unaudited) as prepared by the Funds' administrator. Copies of these reports are available by contacting the Funds' offices at (201)881-7632.

APPENDIX D

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND JIF/BMEL/MEL/EJIF DIVIDEND DISTRIBUTION - ALL YEARS

Valued as of: DECEMBER 2015

MUNICIPALITY: Woodcliff Lake

YEAR	JIF	MEL	BMEL	EJIF	TOTAL
1989	\$ 14,986.00				\$ 14,986.00
1990	\$ 12,139.00				\$ 12,139.00
1991	\$ 4,203.00	\$ 4,135.00	\$ 9,439.00		\$ 17,777.00
1992	\$ 21,364.00	\$ 2,790.00	\$ 10,310.00		\$ 34,464.00
1993	\$ 21,838.00	\$ 2,531.00	\$ 10,307.00		\$ 34,676.00
1994	\$ 22,529.00	\$ 2,435.00	\$ 4,265.00		\$ 29,229.00
1995	\$ 23,247.00	\$ 6,106.00	\$ 10,139.00		\$ 39,492.00
1996	\$ 25,776.00	\$ 11,670.00	\$ 3,770.00		\$ 41,216.00
1997	\$ 33,034.00	\$ 8,689.00	Is a defunct organization that no longer maintains any revenue that could be dividended		\$ 41,723.00
1998	\$ 40,667.00	\$ 9,176.00			\$ 49,843.00
1999	\$ 41,511.00	\$ 8,193.00			\$ 49,704.00
2000	\$ 41,002.00	\$ 7,965.00			\$ 48,967.00
2001	\$ 39,198.00	\$ 8,076.00			\$ 47,274.00
2002	\$ 35,823.00	\$ 4,244.00			\$ 40,067.00
2003	\$ 37,888.00	\$ 1,014.00			\$ 38,902.00
2004	\$ 37,041.00	Starting in 2005, the MEL decided to not issue dividends but retain excess reserves and to apply it to budget relief as appropriate		\$ 668.00	\$ 37,709.00
2005	\$ 19,838.00			\$ 2,404.00	\$ 22,242.00
2006	\$ 8,295.00			\$ 3,308.00	\$ 11,603.00
2007	\$ 7,878.00			\$ 3,921.00	\$ 11,799.00
2008	\$ 5,870.00			\$ 1,381.00	\$ 7,251.00
2009	\$ 5,524.00			\$ 1,498.00	\$ 7,022.00
2010	\$ 3,938.00			Incl in BCMJIF	\$ 3,938.00
2011	\$ 5,494.00			Incl in BCMJIF	\$ 5,494.00
2012	\$ 8,287.00			Incl in BCMJIF	\$ 8,287.00
2013	\$ 10,366.00			Incl in BCMJIF	\$ 10,366.00
2014	\$ 10,250.00			Incl in BCMJIF	\$ 10,250.00
2015	\$ 8,916.00			Incl in BCMJIF	\$ 8,916.00
TOTALS	\$ 546,902.00	\$ 77,024.00	\$ 48,230.00	\$ 13,180.00	\$ 685,336.00

APPENDIX E

MUNICIPAL JOINT INSURANCE FUNDS

A CONCEPT BORN OUT OF CRISIS

HISTORY

Prior to 1983, insurance companies aggressively sought public entity insurance business in an atmosphere of intense competition, the result of which directly benefited local government. Interest rates had soared to nearly twenty percent at that time, allowing insurance companies to maintain a high-income stream that was generated by their investment portfolio. However, by the mid 1980's, interest rates declined and mounting claim liabilities matured and developed beyond expectation. 1984 served as a watershed year in which insurance companies recognized public entity business written in the past had been deeply discounted and future increases of 250% or more would be needed to balance premium to surplus ratios.

In 1985, extraordinary rate increases, coupled with crippling qualification standards, left many governmental agencies uninsured or underinsured. During this same period, yielding to local officials' pressure, the New Jersey Legislature took definitive action to deal with this insurance crisis and enacted revisions to state statute, thus permitting governmental units to form Joint Insurance Funds (JIF's).

Hence, the first JIF in New Jersey was formed on January 1, 1985 with fourteen (14) charter municipalities in Bergen County. Today, there are over five-hundred and fifty (550) New Jersey governmental agencies (Municipalities, Housing and Utility Authorities) that participate in nineteen (19) regional JIF's and are a part of the Municipal Excess Liability (MEL) system.

In the final analysis, the Joint Insurance Fund concept represents a permanent solution to the insurance needs of municipal government. It also serves as "proof positive", the most extensive and successful shared services venture in the history of the State estimated to have saved taxpayers over \$1 billion to date. With an annual budget of over \$200 million and a statutory surplus of over \$100 million, New Jersey's MEL system is the largest public entity property/casualty risk pool in the nation.

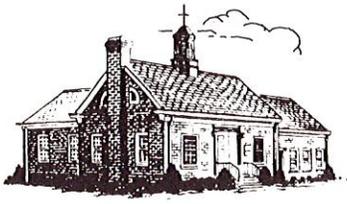
ORGANIZATION

Joint Insurance Funds are authorized and organized under Title 40A and are regulated by both the New Jersey Departments of Banking & Insurance and Community Affairs. The State statutes governing the operation of the JIF are similar to the controls under which municipalities operate.

A JIF is a non-taxable public agency comprised of a cooperative group of governmental units. In essence, a public entity can become an insured participant in a JIF with an adequate pool of capital to cover loss payments and operating expenses. Excess funds are held in reserve for future potential liability or returned to the membership in the form of dividends.

Each public entity member appoints a Commissioner to the JIF, who must be an elected or appointed official. The Fund re-organizes annually and the Commissioners as a whole, elect a seven member Executive Committee, which serves as the "Governing Body" for the JIF.

The Executive Committee retains the services of an executive director, attorney, treasurer, auditor, actuary, claim, and engineering professionals and may contract for such other services as required. The Executive Director, (PERMA) conducts the day-to-day operations of the Fund.



BOROUGH OF WOODCLIFF LAKE

188 PASCACK ROAD, P.O. BOX 8619, WOODCLIFF LAKE, NEW JERSEY 07677

JEFFREY R. GOLDSMITH, Mayor

201-391-4977
Fax 201-391-8830

RESOLUTION AUTHORIZING HOLDING OF CLOSED SESSION

Resolution No. 15-269

December 7, 2015

WHEREAS, the Mayor and Council of the Borough of Woodcliff Lake, pursuant to the provisions of N.J.S.A. 10:4-12(b), may meet in closed session; and

WHEREAS, the following are the subject matters to be discussed in closed session:

1. Pool Enclosure Feasibility Study
2. Declaratory Relief Action
3. Personnel Discussion

WHEREAS, these Minutes will be kept and once the matter involving the confidentiality of the aforementioned no longer requires that confidentiality, then the minutes can be made public.

NOW THEREFORE BE IT FURTHER RESOLVED that formal action may be taken at the Meeting.

ROLL CALL:

Introduction: Mr. Panso

Second: Mr. Bloom

Ayes: Mr. Belgiovine, Mr. Bloom, Mrs. Chiavelli, Mrs. Gadaleta, Mr. Panso, Mr. Rendo

Nays: None

Abstain: None

Absent: None

CERTIFICATION

I, Deborah Dakin, Municipal Clerk of the Borough of Woodcliff Lake in the County of Bergen and the State of New Jersey do hereby certify that the foregoing resolution is a true copy of the original resolution duly passed and adopted by the Mayor and Council at the meeting of December 7, 2015.

DEBORAH DAKIN, RMC, CMR
BOROUGH CLERK



BOROUGH OF WOODCLIFF LAKE

188 PASCACK ROAD, P.O. BOX 8619, WOODCLIFF LAKE, NEW JERSEY 07677

JEFFREY R. GOLDSMITH, Mayor

201-391-4977
Fax 201-391-8830

RESOLUTION AUTHORIZING PAYMENT OF PAYROLL & PAYMENT OF CLAIMS

Resolution No. 15-270

December 7, 2015

BE IT RESOLVED, that the following Payroll Disbursements made by the Treasurer since the last meeting are proper and hereby ratified and approved:

Payroll Released 11/30/2015 - \$258,082.80

BE IT FURTHER RESOLVED that the following current claims against the Borough for materials and services have been considered and are proper and hereby are approved for payment:

Current Fund:	\$ 1,115,947.39
Animal Control:	\$ 785.00
Affordable Housing:	\$ 1,518.00
Capital:	\$ 115,110.51

ROLL CALL:

Introduction: Mr. Belgiovine

Second: Mrs. Gadaleta

Ayes: Mr. Belgiovine, Mr. Bloom, Mrs. Chiavelli, Mrs. Gadaleta, Mr. Panso, Mr. Rendo

Nays: None

Abstain: None

Absent: None

CERTIFICATION OF FUNDS

I, Harold Laufeld, Chief Financial Officer of the Borough of Woodcliff Lake, hereby duly certify that fund(s) are available for Payroll Disbursements and Payment of Claims.

Harold Laufeld
Chief Financial Officer

CERTIFICATION

I, Deborah Dakin, Municipal Clerk of the Borough of Woodcliff Lake in the County of Bergen and the State of New Jersey do hereby certify that the foregoing resolution is a true copy of the original resolution duly passed and adopted by the Mayor and Council at the meeting of December 7, 2015.



**DEBORAH DAKIN, RMC, CMR
BOROUGH CLERK**



BOROUGH OF WOODCLIFF LAKE

188 PASCACK ROAD, P.O. BOX 8619, WOODCLIFF LAKE, NEW JERSEY 07677

JEFFREY R. GOLDSMITH, Mayor

RESOLUTION ADOPTING, ENDORSING AND APPROVING THE AMENDMENT TO MASTER PLAN HOUSING ELEMENT AND FAIR SHARE PLAN

201-391-4977
Fax 201-391-8830

RESOLUTION NO. 15-271 December 7, 2015

WHEREAS, the Planning Board of the Borough of Woodcliff Lake is statutorily empowered and required to adopt a Masterplan and amendments thereto pursuant to N.J.S.A. 40:55D-28; and

WHEREAS, the Planning Board is required pursuant to N.J.S.A. 40:55D-28(d)(3) to have a Housing Plan Element of the Masterplan; and

WHEREAS, the Masterplan must be updated to comply with the recent New Jersey Supreme Court decision issued on March 10, 2015 IMO The Adoption of NJAC 5:96 and 5:97; and

WHEREAS, the Mayor and Council have directed the Planning Board Attorney, Marc Leibman, Esq., and Planning Board Planner, Richard Preiss, PP to prepare the amendments, commence and prosecute a declaratory relief action to protect the interests of the Borough; and

WHEREAS, the adoption of this resolution endorsing the Housing Element and Fairshare Plan ("Amendment") demonstrates the Borough of Woodcliff Lake's commitment to meeting its constitutionally mandated obligation to provide a realistic opportunity for the creation of affordable housing; and

WHEREAS, the Planning Board reviewed the proposed Amendment at the regularly scheduled meeting of November 30, 2015 in compliance with the Open Public Meetings Act; and

WHEREAS, Notice of that hearing and Amendment was served upon the borough clerks of each adjoining municipality, the Bergen County Planning Board (with a copy of the Amendment) and published in accordance with the Municipal Land Use Law; and

WHEREAS, on November 30, 2015 the Planning Board of the Borough of Woodcliff Lake adopted a Housing Element and Fair Share Plan; and

WHEREAS, a resolution confirming same has been signed by the Planning Board Chairman and Secretary and presented to the Mayor and Council for approval, adoption and endorsement,

NOW, THEREFORE, BE IT RESOLVED that the Borough of Woodcliff Lake finds, as follows:

1. The amendment to the Masterplan as set forth in the attached Exhibit "A" is in the best interests of the Borough of Woodcliff Lake.
2. The proposed Amendment to the Masterplan is hereby adopted, endorsed and approved.
3. These updates are consistent with the Master Plan of the Borough of Woodcliff Lake.
4. These updates provide a realistic opportunity for the creation of affordable housing as constitutionally mandated.

ROLL CALL:

Introduction: Mr. Belgiovine

Second: Mrs. Gadaleta

Ayes: Mr. Belgiovine, Mr. Bloom, Mrs. Chiavelli, Mrs. Gadaleta, Mr. Panso, Mr. Rendo

Nays: None

Abstain: None

Absent: None

It is hereby certified that this is a true and correct copy of the Resolution adopted by the Mayor and Council of the Borough of Woodcliff Lake at its regular meeting held on December 7, 2015. A copy of this Resolution shall be kept on file in the office of the Clerk and forwarded to the Borough Planner and Planning Board Attorney.



DEBORAH A. DAKIN, RMC, CMR
BOROUGH CLERK



BOROUGH OF WOODCLIFF LAKE

188 PASCACK ROAD, P.O. BOX 8619, WOODCLIFF LAKE, NEW JERSEY 07677

JEFFREY R. GOLDSMITH, Mayor

201-391-4977

Fax 201-391-8830

RESOLUTION AUTHORIZING RAFFLE LICENSE TO WOODCLIFF LAKE EDUCATIONAL FOUNDATION

December 7, 2015
RESOLUTION NO. 15-272

WHEREAS, application has been made by the Woodcliff Lake Educational Foundation for a Tricky Tray and a 50/50 raffle to be held at 134 Woodcliff Avenue, Woodcliff Lake, New Jersey on February 5, 2016 and June 12, 2016; and

WHEREAS, said application has been submitted to the Woodcliff Lake Police Department for investigation and have been found to be in good order;

NOW, THEREFORE, BE IT RESOLVED that the applications of the Woodcliff Lake Educational Foundation are hereby approved and the Borough Clerk is authorized to issue Raffle License RA15-10 and RA15-11.

ROLL CALL:

Introduction: Mr. Belgiovine
Second: Mrs. Gadaleta
Ayes: Mr. Belgiovine, Mr. Bloom, Mrs. Chiavelli, Mrs. Gadaleta, Mr. Panso, Mr. Rendo
Nays: None
Abstain: None
Absent: None

CERTIFICATION

I, Deborah Dakin, Municipal Clerk of the Borough of Woodcliff Lake in the County of Bergen and the State of New Jersey, do hereby certify that the foregoing resolution is a true copy of the original resolution duly passed and adopted by the Governing Body at the meeting of December 7, 2015.

DEBORAH DAKIN, RMC, CMR
BOROUGH CLERK



BOROUGH OF WOODCLIFF LAKE

188 PASCACK ROAD, P.O. BOX 8619, WOODCLIFF LAKE, NEW JERSEY 07677

JEFFREY R. GOLDSMITH, Mayor

201-391-4977
Fax 201-391-8830

GOVERNOR'S COUNCIL ON ALCOHOLISM AND DRUG ABUSE FISCAL GRANT CYCLE 2017

December 7, 2015
Resolution No. 15-273

WHEREAS, the Governor's Council on Alcoholism and Drug Abuse established the Municipal Alliances for the Prevention of Alcoholism and Drug Abuse in 1989 to educate and engage residents, local government and law enforcement officials, schools, nonprofit organizations, the faith community, parents, youth and other allies in efforts to prevent alcoholism and drug abuse in communities throughout New Jersey; and

WHEREAS, the Borough Council of the Borough of Woodcliff Lake, County of Bergen, State of New Jersey recognizes that the abuse of alcohol and drugs is a serious problem in our society amongst persons of all ages; and therefore has an established Municipal Alliance Committee; and

WHEREAS, the Woodcliff Lake Borough Council further recognizes that it is incumbent upon not only public officials but upon the entire community to take action to prevent such abuses in our community; and

WHEREAS, the Council of the Borough of Woodcliff Lake has applied for funding to the Governor's Council on Alcoholism and Drug Abuse through the County of Bergen.

NOW, THEREFORE, BE IT RESOLVED by the Borough of Woodcliff Lake, Bergen County, State of New Jersey herby recognizes the following:

1. The Borough of Woodcliff Lake Council does hereby authorize submission of a strategic plan for the Woodcliff Lake Municipal Alliance Grant for the fiscal year 2017 in the amount of:

DEDR	\$ 9,876.00
Cash Match	\$ 2,469.00
In-Kind	\$ 7,407.00

2. The Woodcliff Lake Council acknowledges the terms and conditions for administering the Municipal Alliance grant, including the administrative compliance audit requirements.

ROLL CALL:

Introduction: Mr. Belgiovine

Second: Mrs. Gadaleta

Ayes: Mr. Belgiovine, Mr. Bloom, Mrs. Chiavelli, Mrs. Gadaleta, Mr. Panso, Mr. Rendo

Nays: None

Abstain: None

Absent: None

CERTIFICATION

I, Deborah Dakin, Municipal Clerk of the Borough of Woodcliff Lake in the County of Bergen and the State of New Jersey do hereby certify that the foregoing resolution is a true copy of the original resolution duly passed and adopted by the Mayor and Council at the meeting of December 7, 2015.



**DEBORAH DAKIN, RMC, CMR
BOROUGH CLERK**



BOROUGH OF WOODCLIFF LAKE

188 PASCACK ROAD, P.O. BOX 8619, WOODCLIFF LAKE, NEW JERSEY 07677

JEFFREY R. GOLDSMITH, Mayor

201-391-4977
Fax 201-391-8830

2015 Budget Transfers

Resolution No. 15-274

December 7, 2015

<u>DEPARTMENT</u>	<u>ACCOUNT NUMBER</u>	<u>FROM</u>	<u>TO</u>
Library	5-01-29-390-020	3,000.00	
Maintenance of Parks - Other Expenses	5-01-28-375-020		3,000.00
Legal - Other Expenses	5-01-20-155-020	3,000.00	
Tax Assesment - Other Expenses	5-01-20-150-020	5,000.00	
Municipal Clerk - Salaries and Wages	5-01-20-120-010		8,000.00
Financial Administration - Salaries and Wages	5-01-20-145-010	3,000.00	
Fire Prevention - Salaries and Wages	5-01-25-265-010		3,000.00
Legal - Other Expenses	5-01-20-155-020	4,000.00	
Parks and Recreation - Other Expenses	5-01-28-370-020		4,000.00
Legal - Other Expenses	5-01-20-155-020	3,000.00	
Audit - Other Expenses	5-01-20-135-020		3,000.00
Legal - Other Expenses	5-01-20-155-020	5,000.00	
Planning Board - Other Expenses	5-01-20-180-020		5,000.00
Office of Emergency Management - Other Expenses	5-01-25-252-020	500.00	
Office of Emergency Management - Salaries and Wages	5-01-25-252-010		500.00
Vehicle Maintenance - Other Expenses	5-01-26-315-020	1,000.00	
Fire Hydrant Services - Other Expenses	5-01-25-257-020		1,000.00
Vehicle Maintenance - Other Expenses	5-01-26-315-020	2,500.00	
Street Lighting	5-01-31-435-000		2,500.00
Electricity	5-01-31-430-020	1,000.00	
Water	5-01-31-445-020		1,000.00
TOTAL		28,000.00	28,000.00

ROLL CALL:

Introduction: Mr. Belgiovine

Second: Mrs. Gadaleta

Ayes: Mr. Belgiovine, Mr. Bloom, Mrs. Chiavelli, Mrs. Gadaleta, Mr. Panso, Mr. Rendo

Nays: None

Abstain: None

Absent: None

CERTIFICATION

I, Deborah Dakin, Municipal Clerk of the Borough of Woodcliff Lake in the County of Bergen and the State of New Jersey, do hereby certify that the foregoing resolution is a true copy of the original resolution duly passed and adopted by the Governing Body at the meeting of December 7, 2015.



**DEBORAH DAKIN
BOROUGH CLERK**



BOROUGH OF WOODCLIFF LAKE

188 PASCACK ROAD, P.O. BOX 8619, WOODCLIFF LAKE, NEW JERSEY 07677

JEFFREY R. GOLDSMITH

RESOLUTION AUTHORIZING AN OFFER OF EMPLOYMENT TO RYAN HANSEN AS PROBATIONARY POLICE OFFICER IN THE BOROUGH OF WOODCLIFF LAKE

201-391-4977
Fax 201-391-8830

Resolution No. 15-275

December 7, 2015

WHEREAS, the Borough of Woodcliff Lake has conducted a hiring process for a new police officer in the Borough of Woodcliff Lake, which has included written applications, interviews, and background checks; and

WHEREAS, upon the advice of the Chief of Police of the Borough of Woodcliff Lake Police Department, the Borough of Woodcliff Lake has identified a candidate for offer of employment, Ryan Hansen; and

WHEREAS, the appointment of Ryan Hansen is subject to mental and physical examinations as well as all of the terms and conditions of employment with of the Borough of Woodcliff Lake Police Department and its polices, regulations and negotiated collective bargaining agreement including but not limited to a probationary hire period.

NOW THEREFORE BE IT RESOLVED that Ryan Hansen is appointed as a probationary police officer in the Borough of Woodcliff in accordance with the above stated conditions effective January 1, 2016.

ROLL CALL:

Introduction: Mr. Belgiovine

Second: Mrs. Gadaleta

Ayes: Mr. Belgiovine, Mr. Bloom, Mrs. Chiavelli, Mrs. Gadaleta, Mr. Panso, Mr. Rendo

Nays: None

Abstain: None

Absent: None

CERTIFICATION

I, Deborah Dakin, Municipal Clerk of the Borough of Woodcliff Lake in the County of Bergen and the State of New Jersey do hereby certify that the foregoing resolution is a true copy of the original resolution duly passed and adopted by the Mayor and Council at the meeting of December 7, 2015.

**DEBORAH DAKIN
BOROUGH CLERK**



BOROUGH OF WOODCLIFF LAKE

188 PASCACK ROAD, P.O. BOX 8619, WOODCLIFF LAKE, NEW JERSEY 07677

RESOLUTION AUTHORIZING THE MAYOR TO EXECUTE THE TWA APPLICATION DEP WQM-003
JEFFREY R. GOLDSMITH, Mayor 201-391-4977
CONSENT FORM ON BEHALF OF THE BOROUGH OF WOODCLIFF LAKE, STATE OF NEW JERSEY 201-391-8830

RESOLUTION NO. 15-276 DECEMBER 7, 2015

WHEREAS, the Borough of Woodcliff Lake has received a request for its signature for the TWA Application NJDEP WQM-003 Statements of Consent Form for L2A Land Design, LLC, which is required by the NJDEP; and

WHEREAS, the Borough of Woodcliff Lake has reviewed the appropriate NJDEP TWA-1 Application, NJDEP WQM-003 Consent Form, NJDEP WQM-006 Form, ONE (1) Engineer's Report and Technical specification, and One (1) copy of the Site Plan documents,

NOW THEREFOR, BE IT RESOLVED, that the Mayor and Council of the Borough of Woodcliff Lake authorizes the Mayor of the Borough of Woodcliff Lake to hereby sign the said TWA Application NJDEP WQM-003 Consent Form for L2A Land Design, LLC for its submission to the NJDEP.

ROLL CALL:

Introduction: Mr. Belgiovine

Second: Mrs. Gadaleta

Ayes: Mr. Belgiovine, Mr. Bloom, Mrs. Chiavelli, Mrs. Gadaleta, Mr. Panso, Mr. Rendo

Nays: None

Abstain: None

Absent: None

CERTIFICATION

I, Deborah Dakin, Municipal Clerk of the Borough of Woodcliff Lake, in the County of Bergen and the State of New Jersey, do hereby certify that the foregoing Resolution is a true copy of the original Resolution duly passed and adopted by the Governing Body at the meeting of December 7, 2015.

DEBORAH DAKIN, RMC, CMR
BOROUGH CLERK



BOROUGH OF WOODCLIFF LAKE

188 PASCACK ROAD, P.O. BOX 8619, WOODCLIFF LAKE, NEW JERSEY 07677

JEFFREY R. GOLDSMITH, Mayor

201-391-4977
Fax 201-391-8830

**AWARD OF CONTRACT
REPAIR WORK - WIERIMUS LANE OVER MUSQUAUPSINK BROOK**

**RESOLUTION NO. 15-277
December 7, 2015**

BE IT RESOLVED BY THE Mayor and Council of the Borough of Woodcliff Lake, Bergen County, New Jersey upon the recommendation of Neglia Engineering Associates that the Contract for:

**REPAIR WORK
WIERIMUS LANE OVER MUSQUAUPSINK BROOK**

Be awarded to M. Ingannamorte & Sons, Inc., 211 La Roche Avenue, Harrington Park, NJ 07640, in the amount of Nine Thousand dollars and no cents, \$9,000.00, Woodcliff Lake's portion to be shared with the Borough of Hillsdale (\$9,000.00), for a total amount of \$18,000.00.

ROLL CALL:

Introduction: Mr. Belgiovine
Second: Mrs. Gadaleta
Ayes: Mr. Belgiovine, Mr. Bloom, Mrs. Chiavelli, Mrs. Gadaleta, Mr. Panso, Mr. Rendo
Nays: None
Abstain: None
Absent: None

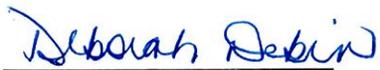
CERTIFICATION OF FUNDS

I, Harold Laufeld, Chief Financial Officer of the Borough of Woodcliff Lake, hereby duly certify that fund(s) are available for Payroll Disbursements and Payment of Claims.

Harold Laufeld
Chief Financial Officer

CERTIFICATION

I, Deborah Dakin, Municipal Clerk of the Borough of Woodcliff Lake in the County of Bergen and the State of New Jersey do hereby certify that the foregoing resolution is a true copy of the original resolution duly passed and adopted by the Mayor and Council at the meeting of December 7, 2015.



DEBORAH DAKIN, RMC, CMR
BOROUGH CLERK