

Authority Budget of:

West New York Housing Authority

LOCAL GOVT SERVICES

2020 FEB 23 2:32 PM

RECEIVED

State Filing Year

2019

For the Period:

October 1, 2019

to

September 30, 2020

ADOPTED COPY

www.wnyhousing.org

Authority Web Address

Department Of



Community
Affairs

Division of Local Government Services

2019 HOUSING AUTHORITY BUDGET

Certification Section

2019

WEST NEW YORK HOUSING AUTHORITY
(Name)

HOUSING AUTHORITY BUDGET

FISCAL YEAR: FROM October 1, 2019 TO September 30, 2020

For Division Use Only

CERTIFICATION OF APPROVED BUDGET

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

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

By: Paul D. Cwert CPA, RMA Date: 2/11/2020

CERTIFICATION OF ADOPTED BUDGET

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

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

By: Paul D. Cwert CPA, RMA Date: 3/2/2020

2019 PREPARER'S CERTIFICATION

WEST NEW YORK HOUSING AUTHORITY

HOUSING AUTHORITY BUDGET

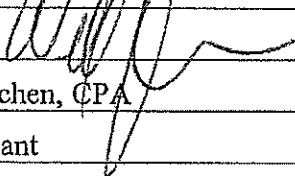
FISCAL
YEAR:

FROM:10/1/2019

TO:9/30/2020

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

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

Preparer's Signature:			
Name:	William Katchen, CPA		
Title:	Fee Accountant		
Address:	596 Anderson Avenue, Suite 303, Cliffside Park, NJ 07010		
Phone Number:	201-943-4449	Fax Number:	201-943-5099
E-mail address	bill@katchencpa.com		

2019 APPROVAL CERTIFICATION

WEST NEW YORK HOUSING AUTHORITY

(Name)

HOUSING AUTHORITY BUDGET

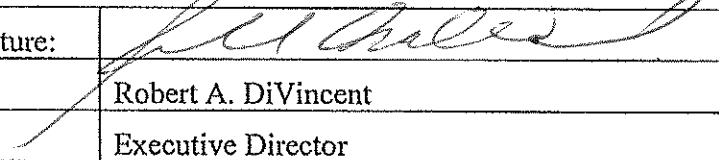
FISCAL
YEAR:

FROM:10/1/2019

TO:9/30/2020

It is hereby certified that the Housing Authority Budget, including all schedules appended hereto, are a true copy of the Annual Budget and Capital Budget/Program approved by resolution by the governing body of the West New York Housing Authority, at an open public meeting held pursuant to N.J.A.C. 5:31-2.3, on the 19 day of August, 2019.

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

Officer's Signature:			
Name:	Robert A. DiVincent		
Title:	Executive Director		
Address:	6100 Adams Street, West New York, New Jersey 07093		
Phone Number:	201-868-6100	Fax Number:	201-868-3393
E-mail address	rdivincent@wnyhousing.org		

INTERNET WEBSITE CERTIFICATION

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

- A description of the Authority's mission and responsibilities
- The budgets for the current fiscal year and immediately preceding two prior years
- The most recent Comprehensive Annual Financial Report (Unaudited) or similar financial information (Similar information are items such as Revenue and Expenditures Pie Charts or other types of Charts, along with other information that would be useful to the public in understanding the finances/budget of the Authority)
- The complete (All Pages) annual audits (Not the Audit Synopsis) of the most recent fiscal year and immediately two prior years
- The Authority's rules, regulations and official policy statements deemed relevant by the governing body of the authority to the interests of the residents within the authority's service area or jurisdiction
- Notice posted pursuant to the "Open Public Meetings Act" for each meeting of the Authority, setting forth the time, date, location and agenda of each meeting
- The approved minutes of each meeting of the Authority including all resolutions of the board and their committees, for at least three consecutive fiscal years
- The name, mailing address, electronic mail address and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the Authority
- A list of attorneys, advisors, consultants and any other person, firm, business, partnership, corporation or other organization which received any remuneration of \$17,500 or more during the preceding fiscal year for any service whatsoever rendered to the Authority.

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

Name of Officer Certifying compliance

Robert A. DiVincent

Title of Officer Certifying compliance

Executive Director

Signature

**HOUSING AUTHORITY
WEST NEW YORK, N.J.**

RESOLUTION

No. 2020 – 003

On motion of Commissioner Fernandez

Seconded by Commissioner Gomez

2019 ADOPTED BUDGET RESOLUTION

**WEST NEW YORK HOUSING AUTHORITY
HOUSING AUTHORITY**

**FISCAL
YEAR:**

FROM:10/1/2019

TO:9/30/2020

WHEREAS, the Annual Budget and Capital Budget/Program for the West New York Housing Authority for the fiscal year beginning October 1, 2019, and ending, September 30, 2020 has been presented for adoption before the governing body of the West New York Housing Authority at its open public meeting of February 24, 2020; and

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

WHEREAS, the Annual Budget as presented for adoption reflects Total Revenues of \$ 16,542,436, Total Appropriations, including any Accumulated Deficit, if any, of \$16,145,864 and Total Unrestricted Net Position utilized of \$ _____0_____; and

WHEREAS, the Capital Budget as presented for adoption reflects Total Capital Appropriations of \$1,718,251 and Total Unrestricted Net Position planned to be utilized of \$ _____0_____; and

NOW, THEREFORE BE IT RESOLVED, by the governing body of West New York Housing Authority, at an open public meeting held on February 24, 2020 that the Annual Budget and Capital Budget/Program of the West New York Housing Authority for the fiscal year beginning, October 1, 2019 and, ending, September 30, 2020 is hereby adopted and shall constitute appropriations for the purposes stated; and

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

Governing Body

Recorded Vote

Member:	Aye	Nay	Abstain	Absent
Chairperson Martell	x			
Commissioner Fernandez	x			
Commissioner Fuentes	x			
Commissioner Gomez	x			
Commissioner Martorony	x			
Commissioner Reyes	x			
Commissioner Velasquez	x			

2019 HOUSING AUTHORITY BUDGET

Narrative and Information Section

2019 HOUSING AUTHORITY BUDGET MESSAGE & ANALYSIS

WEST NEW YORK HOUSING AUTHORITY
(Name)

AUTHORITY BUDGET

FISCAL
YEAR:

FROM:10/1/2019

TO:9/30/2020

Answer all questions below. Attach additional pages and schedules as needed.

1. Complete a brief statement on the 2019/2019-2020 proposed Annual Budget and make comparison to the 2018/2018-2019 adopted budget for each operation. Explain any variances over +/-10% (As shown on budget page F-4 explain the reason for changes for each appropriation changing more than 10%) for each line item by operation. Explanations of variances should include a description of the reason for the increase/decrease in the budgeted line item, not just an indication of the amount and percent of the change. Attach any supporting documentation that will help to explain the reason for the increase/decrease in the budgeted line item. For example, if anticipated service charges have increased 15% due to an increase in rates, provide documentation of how the increase occurred (Example Rate Increase authorized by resolution or by HUD). See attached narrative of variances.
2. Complete a brief statement on the impact the proposed Annual Budget will have on Anticipated Revenues, especially service charges and on the general purpose/component unit financial statements. Explain significant increases or decreases, if any. An increase or decrease is considered significant if it is over +/-10% (As shown on budget page F-2 explain reason for change for each revenue changing more than 10%) from the current year adopted budget. Tenant charges are primarily based on HUD formula utilizing tenant income. The budget will not have an impact on the anticipated revenue, specifically tenant charges.
3. Describe the state of the local/regional economy and how it may impact the proposed Annual Budget, including the planned Capital Budget/Program. The local economy is stable and not expected to impact the proposed budget.
4. Describe the reasons for utilizing Unrestricted Net Position in the proposed Annual Budget, i.e. rate stabilization, debt service reduction, to balance the budget, etc. If the Authority's budget anticipates a use of Unrestricted Net Position, this question must be answered. The proposed budget does not anticipate the use of unrestricted net position.
5. Identify any sources of funds transferred to the County/Municipality as a budget subsidy or a shared service and explain the reason for the transfer (i.e.: to balance the County/Municipality budget, etc.).
None, except for the annual PILOT.
6. The proposed budget must not reflect an anticipated deficit from 2019/2019-2020 operations. If there exists an accumulated deficit from prior years' budgets (and funding is included in the proposed budget as a result of a prior deficit) explain the funding plan to eliminate said deficit (N.J.S.A. 40A:5A-12). If the Authority has a net deficit reported in its most recent audit, it must provide a deficit reduction plan in response to this question. (Prepare a response to deficits caused by the implementation of GASB 68, 45). The Authority has an accumulated deficit as audited at the end of the prior year. It is anticipated that the proposed budget surplus will reduce the anticipated deficit.

WEST NEW YORK HOUSING AUTHORITY

2019 NEW JERSEY BUDGET

PAGE N-1, QUESTION 1

Revenue:

- 1.) Excess utility income is eliminated as a result of the conversion to RAD.
- 2.) HUD operating subsidy is projected to be higher based on conversion to RAD that includes the capital funding.
- 3.) Voucher funding is expected to be higher to provide for the additional funding for conversion to the housing choice voucher program as a result of RAD:
- 4.) Late charges and prorations are expected to be higher to provide for increased reimbursements for expenses from the tax credit programs

Appropriations:

- 1.) Fringe benefits are expected to be higher to provide for increased appropriation payments to NJPERS and realignment of new staff (higher levels of coverage).
- 2.) Protective Services salaries are expected to be higher based on annual salary increases.
- 3.) Utility labor is expected to be lower with the replacement of retiring staff at lower salaries.
- 4.) Maintenance and operation costs are expected to be higher in order to accomplish repairs on an as needed basis.
- 5.) Insurance premiums are based on actual renewal costs.
- 6.) Rents are higher due to the conversion to RAD for the 714 public housing units.
- 7.) Extraordinary maintenance costs have been increased to provide for unforeseen circumstances that may occur.
- 8.) Principal, interest and payments to the Reserve for repairs and replacements have been added as a result of the RAD conversion.

HOUSING AUTHORITY CONTACT INFORMATION 2019

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

Name of Authority:	West New York Housing Authority		
Federal ID Number:	22-6001532		
Address:	6100 Adams Street		
City, State, Zip:	West New York	NJ	07093
Phone: (ext.)	201-868-6100	Fax:	201-868-3393

Preparer's Name:	William Katchen, CPA		
Preparer's Address:	596 Anderson Avenue, Suite 303		
City, State, Zip:	Cliffside Park	NJ	07010
Phone: (ext.)	201-943-4449	Fax:	201-943-5099
E-mail:	bill@katchencpa.com		

Chief Executive Officer:	Robert A. DiVincent		
Phone: (ext.)	201-868-6100	Fax:	201-868-3393
E-mail:	rdivincent@wnyhousing.org		

Chief Financial Officer:	William Katchen, CPA		
Phone: (ext.)	201-943-4449	Fax:	201-943-5099
E-mail:	bill@katchencpa.com		

Name of Auditor:	Anthony Giampaolo, CPA		
Name of Firm:	Hymanson, Parnes and Giampaolo		
Address:	467 Middletown-Lincroft Road		
City, State, Zip:	Lincroft	NJ	07738
Phone: (ext.)	732-842-4550	Fax:	732-842-4551
E-mail:	tony@hpgnj.com		

HOUSING AUTHORITY INFORMATIONAL QUESTIONNAIRE

WEST NEW YORK HOUSING AUTHORITY
(Name)

FISCAL
YEAR:

FROM:10/1/2019

TO:9/30/2020

Answer all questions below completely and attach additional information as required.

- 1) Provide the number of individuals employed in (Use Most Recent W-3 Available 2017 or 2018) as reported on the Authority's Form W-3, Transmittal of Wage and Tax Statements: 60
- 2) Provide the amount of total salaries and wages as reported on the Authority's Form W-3, (Use Most Recent W-3 Available 2017 or 2018) Transmittal of Wage and Tax Statements: \$2,079,331.
- 3) Provide the number of regular voting members of the governing body: 7
- 4) Provide the number of alternate voting members of the governing body: 0
- 5) Did any person listed on Page N-4 have a family or business relationship with any other person listed on Page N-4 during the current fiscal year? No If "yes," attach a description of the relationship including the names of the individuals involved and their positions at the Authority.
- 6) Did all individuals that were required to file a Financial Disclosure Statement for the current fiscal year (Most Recent Filing that March 31, 2018 or 2019 deadline has passed 2018 or 2019) because of their relationship with the Authority file the form as required? (Checked to see if individuals actually filed at <http://www.state.nj.us/dca/divisions/dlgs/resources/fds.html> before answering) Yes If "no," provide a list of those individuals who failed to file a Financial Disclosure Statement and an explanation as to the reason for their failure to file.
- 7) Does the Authority have any amounts receivable from current or former commissioners, officers, key employees or highest compensated employees? No If "yes," attach a list of those individuals, their position, the amount receivable, and a description of the amount due to the Authority.
- 8) Was the Authority a party to a business transaction with one of the following parties:
 - a. A current or former commissioner, officer, key employee, or highest compensated employee? No
 - b. A family member of a current or former commissioner, officer, key employee, or highest compensated employee? No
 - c. An entity of which a current or former commissioner, officer, key employee, or highest compensated employee (or family member thereof) was an officer or direct or indirect owner? NoIf the answer to any of the above is "yes," attach a description of the transaction including the name of the commissioner, officer, key employee, or highest compensated employee (or family member thereof) of the Authority; the name of the entity and relationship to the individual or family member; the amount paid; and whether the transaction was subject to a competitive bid process.
- 9) Did the Authority during the most recent fiscal year pay premiums, directly or indirectly, on a personal benefit contract? A personal benefit contract is generally any life insurance, annuity, or endowment contract that benefits, directly or indirectly, the transferor, a member of the transferor's family, or any other person designated by the transferor. No If "yes," attach a description of the arrangement, the premiums paid, and indicate the beneficiary of the contract.

- 10) Explain the Authority's process for determining compensation for all persons listed on Page N-4. Include whether the Authority's process includes any of the following: 1) review and approval by the commissioners or a committee thereof; 2) study or survey of compensation data for comparable positions in similarly sized entities; 3) annual or periodic performance evaluation; 4) independent compensation consultant; and/or 5) written employment contract. *Attach a narrative of your Authority's procedures for all employees. Collective Bargaining as well as Board Action on non union employees, principally administrative staff.*
- 11) Did the Authority pay for meals or catering during the current fiscal year? Yes If "yes," *attach a detailed list of all meals and/or catering invoices for the current fiscal year and provide an explanation for each expenditure listed.*
- 12) Did the Authority pay for travel expenses for any employee or individual listed on Page N-4? Yes If "yes," *attach a detailed list of all travel expenses for the current fiscal year and provide an explanation for each expenditure listed.*
- 13) Did the Authority provide any of the following to or for a person listed on Page N-4 or any other employee of the Authority:
- First class or charter travel No
 - Travel for companions No
 - Tax indemnification and gross-up payments No
 - Discretionary spending account No
 - Housing allowance or residence for personal use No
 - Payments for business use of personal residence No
 - Vehicle/auto allowance or vehicle for personal use No
 - Health or social club dues or initiation fees No
 - Personal services (i.e.: maid, chauffeur, chef) No
- If the answer to any of the above is "yes," attach a description of the transaction including the name and position of the individual and the amount expended.*
- 14) Did the Authority follow a written policy regarding payment or reimbursement for expenses incurred by employees and/or commissioners during the course of Authority business and does that policy require substantiation of expenses through receipts or invoices prior to reimbursement? Yes *If "no," attach an explanation of the Authority's process for reimbursing employees and commissioners for expenses. (If your authority does not allow for reimbursements indicate that in answer)*
- 15) Did the Authority make any payments to current or former commissioners or employees for severance or termination? No *If "yes," attach explanation including amount paid.*
- 16) Did the Authority make any payments to current or former commissioners or employees that were contingent upon the performance of the Authority or that were considered discretionary bonuses? No *If "yes," attach explanation including amount paid.*
- 17) Did the Authority comply with its Continuing Disclosure Agreements for all debt issuances outstanding by submitting its audited annual financial statements, annual operating data, and notice of material events to the Municipal Securities Rulemaking Board's Electronic Municipal Marketplace Access (EMMA) as required? N/A *If "no," attach a description of the Authority's plan to ensure compliance with its Continuing Disclosure Agreements in the future.*
- 18) Did the Authority receive any notices from the Department of Housing and Urban Development or any other entity regarding maintenance or repairs required to the Authority's facilities to bring them into compliance with current regulations and standards that it has not yet taken action to remediate? no *If "yes," attach explanation as to why the Authority has not yet undertaken the required maintenance or repairs and describe the Authority's plan to address the conditions identified.*
- 19) Did the Authority receive any notices of fines or assessments from the Department of Housing and Urban Development or any other entity due to noncompliance with current regulations? No *If "yes," attach a description of the event or condition that resulted in the fine or assessment and indicate the amount of the fine or assessment.*
- 20) Has the Authority been deemed "troubled" by the Department of Housing and Urban Development? No *If "yes," attach an explanation of the reason the Authority was deemed "troubled" and describe the Authority's plan to address the conditions identified.*

2018 - 2019

FOOD VENDORS FOR HOUSING MEETINGS

MEETING DATE	PAY DATE	CHECK #	VENDOR	COST
10/15/2018	11/7/2018	3957	AMERICAN HERO (METROPOLITAN)	\$211.00
11/19/2018	12/27/2018	4167	DESOCIO DELI & CATERING	\$166.00
12/17/2018	12/27/2018	4162	CATERING BY DOMINICK (SAL'S)	\$232.90
01/28/2019	02/25/2019	4293	CATERING BY DOMINICK (SAL'S)	\$181.95
02/25/2019	03/04/2019	4358	CATERING BY DOMINICK (SAL'S)	\$21.00
02/25/2019	03/04/2019	4359	CENTRO LATINO RESTAURANT	\$109.50
03/18/2019	04/03/2019	4438	CATERING BY DOMINICK (SAL'S)	\$221.80
04/15/2019	05/02/2019	4479	DESOCIO DELI & CATERING	\$120.00
05/20/2019	06/03/2019	4527	AMERICAN HERO LLC	\$212.00
06/17/2019	07/03/2019	4580	CATERING BY DOMINICK (SAL'S)	\$246.00
07/22/2019				
08/19/2019				
09/23/2019				
				\$1,722.15

TRAVEL EXPENSES 10/01/2018 THRU 09/30/2019

DATE	PERSON	PURPOSE	COST
10/19/2018	DOUGLAS VELASQUEZ	RUTGERS COMM TRAINING	234.00
10/19/2018	NEREYDA REYES	RUTGERS COMM TRAINING	234.00
10/23/2018	DOUGLAS VELASQUEZ	RUTGERS COMM TRAINING	9.00
10/23/2018	DOUGLAS VELASQUEZ	NJ/NAHRO	175.00
10/23/2018	JONATHAN CASTANEDA	NJ/NAHRO	175.00
10/30/2018	JORGE GOMEZ	RUTGERS COMM TRAINING	234.00
10/31/2018	JORGE GOMEZ	NJ/NAHRO	175.00
12/11/2018	ROBERT DIVINCENT	NJ/NAHRO	295.00
12/17/2018	ROBERT DIVINCENT	N.J.A.H.R.A	60.00
3/4/2019	ROBERT DIVINCENT	NJ/NAHRO	495.00
3/25/2019	DOUGLAS VELASQUEZ	RUTGERS COMM TRAINING	238.00
3/26/2019	NEREYDA REYES	RUTGERS COMM TRAINING	238.00
4/12/2019	NEREYDA REYES	RUTGERS COMM TRAINING	243.00
4/23/2019	JORGE GOMEZ	RUTGERS COMM TRAINING	737.00
4/23/2019	JORGE GOMEZ	RUTGERS COMM TRAINING	258.00
		TOTAL	\$ 3,800.00

**AUTHORITY SCHEDULE OF COMMISSIONERS, OFFICERS, KEY EMPLOYEES,
HIGHEST COMPENSATED EMPLOYEES AND INDEPENDENT CONTRACTORS
WEST NEW YORK HOUSING AUTHORITY
(Name)**

**FISCAL
YEAR:**

FROM:10/1/2019

TO:9/30/2020

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

- 1) List all of the Authority's current commissioners and officers and amount of compensation from the Authority and any other public entities as defined below. Enter zero if no compensation was paid.
- 2) List all of the Authority's key employees and highest compensated employees other than a commissioner or officer as defined below and amount of compensation from the Authority and any other public entities.
- 3) List all of the Authority's former officers, key employees and highest compensated employees who received more than \$100,000 in reportable compensation from the Authority and any other public entities during the most recent fiscal year completed.
- 4) List all of the Authority's former commissioners who received more than \$10,000 in reportable compensation from the Authority and any other public entities during the most recent fiscal year completed.

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

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

Key employee: An employee or independent contractor of the authority (other than a commissioner or officer) who meets both of the following criteria:

- a) The individual received reportable compensation from the authority and all other public entities in excess of \$150,000 for the most recent fiscal year completed; and
- b) The individual has responsibilities or influence over the authority as a whole or has power to control or determine 10% or more of the authority's capital expenditures or operating budget.

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

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

Reportable compensation: The aggregate compensation that is reported (or is required to be reported) on Form W-2, box 1 or 5, whichever amount is greater, and/or Form 1099-MISC, box 7, for the most recent calendar year ended 60 days before the start of the proposed budget year. For example, for fiscal years ending December 31, 2019 Most recent available W-2 and 1099 should be used (2017 or 2018 Forms)(60 days prior to start of budget year is November 1, 2018, with 2017 being the most recent calendar year ended), and for fiscal years ending June 30, 2019, the calendar year 2018 W-2 and 1099 should be used (60 days prior to start of budget year is May 1, 2019, with 2018 being the most recent calendar year ended).

Other Public Entity: Any municipality, county, local authority, fire district, or other government unit, regardless of whether it is related in any way to the Authority either by function or by physical location.

Authority Schedule of Commissioners, Officers, Key Employees, Highest Compensated Employees and Independent Contractors (Continued)

West New York Housing Authority
 For the Period October 1, 2019 to September 30, 2020
 Reportable Compensation from Authority (W-2/1099)

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Name		Title	Average Hours per Week per Position	Commissioner	Officer	Key Employee	Highest Compensated Employee	Former	Base Salary/ Stipend	Bonus	Other (auto allowance, expense account, payment in lieu of health benefits, etc.)	Estimated amount of other compensation from the Authority (health benefits, pension, etc.)	Total Compensation from Authority	None	Other Public Entities where Individual is an Employee or Member of the Governing Body (1) See note below	Average Hours per Week Dedicated to Positions at Other Public Entities Listed in Column O	Reportable Compensation from Other Public Entities (W-2/1099)	Estimated amount of other compensation from Other Public Entities (health benefits, pension, payment in lieu of health benefits, etc.)	Total Compensation All Public Entities
1	Adam Parkinson	Chairperson		X										None					0
2	Aida Roque	Vice Chairperson		X										None					0
3	Irene Fernandez	Commissioner		X										None					0
4	Tania Fuentes	Commissioner		X										None					0
5	Ronald Scheurle	Commissioner		X										None					0
6	Jose Alcantara	Commissioner		X										None					0
7	Ruben Rivera	Commissioner		X										None					0
8	Robert DrVincent	Executive Director				X			251,750		62,938	314,688	314,688	None					314,688
9														None					0
10														None					0
11														None					0
12														None					0
13														None					0
14														None					0
15														None					0
									\$ 251,750	\$	\$ 62,938	\$ 314,688	\$ 314,688			\$	\$	\$ 314,688	\$ 314,688

[1] Insert "None" in this column for each individual that does not hold a position with another Public Entity

Schedule of Health Benefits - Detailed Cost Analysis

West New York Housing Authority
 For the Period October 1, 2019 to September 30, 2020

	# of Covered Members (Medical & Rx)		Annual Cost Estimate per Employee Proposed Budget		Total Cost Estimate Proposed Budget	# of Covered Members (Medical & Rx) Current Year	Annual Cost per Employee Current Year	Total Prior Year Cost	\$ Increase (Decrease)	% Increase (Decrease)
	Proposed Budget	Employee Proposed Budget	Employee Proposed Budget	Employee Proposed Budget						
Active Employees - Health Benefits - Annual Cost										
Single Coverage	22	\$ 12,086	\$ 265,892	20	\$ 11,861	\$ 237,220	\$ 28,672	12.1%		
Parent & Child	2	21,634	43,268	3	21,232	63,696	(20,428)	-32.1%		
Employee & Spouse (or Partner)	15	24,172	362,580	16	23,722	379,552	(16,972)	-4.5%		
Family	10	33,720	337,200	11	33,093	364,023	(26,823)	-7.4%		
Employee Cost Sharing Contribution (enter as negative -)			(88,882)			(86,292)	(2,590)	3.0%		
Subtotal	49		920,058	50		958,199	(38,141)	-4.0%		
Commissioners - Health Benefits - Annual Cost										
Single Coverage									#DIV/0!	
Parent & Child									#DIV/0!	
Employee & Spouse (or Partner)									#DIV/0!	
Family									#DIV/0!	
Employee Cost Sharing Contribution (enter as negative -)									#DIV/0!	
Subtotal	0			0					#DIV/0!	
Retirees - Health Benefits - Annual Cost										
Single Coverage	9	3,996	35,964	8	6,304	50,432	(14,468)	-28.7%		
Parent & Child									#DIV/0!	
Employee & Spouse (or Partner)	6	8,212	49,272	5	12,608	63,040	(13,768)	-21.8%		
Family				1	25,675	25,675	(25,675)	-100.0%		
Employee Cost Sharing Contribution (enter as negative -)									#DIV/0!	
Subtotal	15		85,236	14		139,147	(53,911)	-38.7%		
GRAND TOTAL	64		\$ 1,005,294	64		\$ 1,097,346	\$ (92,052)	-8.4%		

Is medical coverage provided by the SHBP (Yes or No)? (Place Answer in Box)	Yes or No
Is prescription drug coverage provided by the SHBP (Yes or No)? (Place Answer in Box)	Yes or No

Note: Remember to Enter an amount in rows for Employee Cost Sharing

**COMPENSATED ABSENCES
AS OF 09/30/2018**

**OFFICE
SICK**

EMPLOYEE NAME	YEARLY SALARY	HOURLY RATE	# OF SICK DAYS	DIVIDED BY 2		COMPENSATED \$ AMOUNT
				COMPENSATED DAYS	CONVERT TO HOURS	
JOHANA BENITEZ	24,925.00	13.6951	1.75	0.8750	6.1250	83.88
JOSEFINA CERDA	54,883.00	30.1555	2.75	1.3750	9.6250	290.25
ROBERT DIVINCENT	248,320.00	136.4396	150.75	75.3750	527.6250	71,988.94
ANGELA DUVAL	34,762.00	19.1000	10.75	5.3750	37.6250	718.64
JORGE FUJITA	51,801.00	28.4621	31.75	15.8750	111.1250	3,162.85
DAVID HEPPERLE	53,985.00	29.6621	27.75	13.8750	97.1250	2,880.93
MARGARITA HERNANDEZ	27,425.00	15.0687	0.25	0.1250	0.8750	13.19
NELLY HUAMAN	49,724.00	27.3209	23.75	11.8750	83.1250	2,271.05
MAYRET LEON	53,134.00	29.1945	28.75	14.3750	100.6250	2,937.70
MARIA MARTIN	37,797.00	20.7676	(1.75)	(0.8750)	(6.1250)	(127.20)
MONICA MEDINA	21,175.00	11.6346	(0.75)	(0.3750)	(2.6250)	(30.54)
CHARLENE OTHA	57,267.00	31.4654	19.25	9.6250	67.3750	2,119.98
DESTINY PORTILLO	28,522.00	15.6714	(1.75)	(0.8750)	(6.1250)	(95.99)
JOYCE RICCI	71,886.00	39.4978	42.25	21.1250	147.8750	5,840.74
NANCY RUIZ	51,688.00	28.4000	9.25	4.6250	32.3750	919.45
MILAGROS VAZGUEZ	43,155.00	23.7115	3.25	1.6250	11.3750	269.72
MARY ZIELINSKI	33,675.00	18.5027	6.75	3.3750	23.6250	437.13
TOTALS	\$ 944,124.00		354.75	177.3750		\$ 93,680.72

**COMPENSATED ABSENCES
AS OF 09/30/2018**

**OFFICE
VACATION**

EMPLOYEE NAME	YEARLY SALARY	HOURLY RATE	# OF VAC DAYS	CONVERT TO HOURS	COMPENSATED \$ AMOUNT
JOHANA BENITEZ	24,925.00	13.6951	(3.00)	(21.0000)	(287.60)
JOSEFINA CERDA	54,883.00	30.1555	(1.25)	(8.7500)	(263.86)
ROBERT DIVINCENT	248,320.00	136.4396	135.00	945.0000	128,935.42
ANGELA DUVAL	34,762.00	19.1000	4.50	31.5000	601.65
JORGE FUJITA	51,801.00	28.4621	5.00	35.0000	996.17
DAVID HEPPERLE	53,985.00	29.6621	3.75	26.2500	778.63
MARGARITA HERNANDEZ	27,425.00	15.0687	(3.00)	(21.0000)	(316.44)
NELLY HUAMAN	49,724.00	27.3209	(4.00)	(28.0000)	(764.99)
MAYRET LEON	53,134.00	29.1945	1.75	12.2500	357.63
MARIA MARTIN	37,797.00	20.7676	2.50	17.5000	363.43
MONICA MEDINA	21,175.00	11.6346	1.00	7.0000	81.44
CHARLENE OTHA	57,267.00	31.4654	15.75	110.2500	3,469.06
DESTINY PORTILLO	28,522.00	15.6714	4.00	28.0000	438.80
JOYCE RICCI	71,886.00	39.4978	17.00	119.0000	4,700.24
NANCY RUIZ	51,688.00	28.4000	15.25	106.7500	3,031.70
MILAGROS VAZQUEZ	43,155.00	23.7115	(1.50)	(10.5000)	(248.97)
MARY ZIELINSKI	33,675.00	18.5027	(1.00)	(7.0000)	(129.52)
TOTALS	\$ 944,124.00		191.75		\$ 141,742.79

**COMPENSATED ABSENCES
AS OF 09/30/2018**

**MAINTENANCE
SICK**

EMPLOYEE NAME	YEARLY SALARY	HOURLY RATE	# OF SICK DAYS	DIVIDED BY 2		CONVERT TO HOURS	COMPENSATED \$ AMOUNT
				COMPENSATED DAYS			
LUIS ALVAREZ MACHADO	26,175.00	12.5841	14.25	7.1250		57.0000	717.29
FEDERICO CAINAS	35,836.00	17.2288	66.75	33.3750		267.0000	4,600.09
VICTOR CAMACHO	35,820.00	17.2212	82.25	41.1250		329.0000	5,665.77
PEDRO CAMEJO	36,606.00	17.5990	42.25	21.1250		169.0000	2,974.23
JOHAN DE LA CRUZ	25,000.00	12.0192	2.00	1.0000		8.0000	96.15
DAVID GONZALEZ	35,820.00	17.2212	167.25	83.6250		669.0000	11,520.98
FELIX GUZMAN	26,175.00	12.5841	4.50	2.2500		18.0000	226.51
RAMON HENRIQUEZ	35,820.00	17.2212	104.75	52.3750		419.0000	7,215.68
BERNARDO LOPEZ	38,629.00	18.5716	34.25	17.1250		137.0000	2,544.31
PEDRO MARRERO	34,972.00	16.8135	8.75	4.3750		35.0000	588.47
LAZARO MOLLINEDO	51,349.00	24.6870	(0.63)	(0.3150)		(2.5200)	(62.21)
SAMUEL OBERGH	33,351.00	16.0341	129.75	64.8750		519.0000	8,321.70
OVIDIO PEREZ	33,722.00	16.2125	55.25	27.6250		221.0000	3,582.96
WILLIAM PLAZZA	44,170.00	21.2356	158.75	79.3750		635.0000	13,484.61
JOHN RODAS	27,425.00	13.1851	(0.75)	(0.3750)		(3.0000)	(39.56)
RICARDO SAEZ	35,369.00	17.0043	24.75	12.3750		99.0000	1,683.43
NATALICIO SOTO	32,422.00	15.5875	37.25	18.6250		149.0000	2,322.54
FRANCISCO SUAREZ	32,422.00	15.5875	20.25	10.1250		81.0000	1,262.59
MANUEL URRUTIA	33,722.00	16.2125	61.75	30.8750		247.0000	4,004.49
HECTOR VELEZ	27,425.00	13.1851	15.75	7.8750		63.0000	830.66
TOTALS	\$ 682,230.00		1,029.12	514.5600			\$ 71,540.69

**COMPENSATED ABSENCES
AS OF 09/30/2018**

**MAINTENANCE
VACATION**

EMPLOYEE NAME	YEARLY SALARY	HOURLY RATE	# OF VAC DAYS	CONVERT TO HOURS	COMPENSATED \$ AMOUNT
LUIS ALVAREZ MACHADO	26,175.00	12.5841	(3.00)	(24.0000)	(302.02)
FEDERICO CAINAS	35,836.00	17.2288	0.25	2.0000	34.46
VICTOR CAMACHO	35,820.00	17.2212	(6.50)	(52.0000)	(895.50)
PEDRO CAMEJO	36,606.00	17.5990	(5.25)	(42.0000)	(739.16)
JOHAN DE LA CRUZ	25,000.00	12.0192	2.00	16.0000	192.31
DAVID GONZALEZ	35,820.00	17.2212	(1.50)	(12.0000)	(206.65)
FELIX GUZMAN	26,175.00	12.5841	8.00	64.0000	805.38
RAMON HENRIQUEZ	35,820.00	17.2212	(6.75)	(54.0000)	(929.94)
BERNARDO LOPEZ	38,629.00	18.5716	8.50	68.0000	1,262.87
PEDRO MARRERO	34,972.00	16.8135	(4.50)	(36.0000)	(605.29)
LAZARO MOLLINEDO	51,349.00	24.6870	(5.50)	(44.0000)	(1,086.23)
SAMUEL OBERGH	33,351.00	16.0341	2.25	18.0000	288.61
OVIDIO PEREZ	33,722.00	16.2125	(4.50)	(36.0000)	(583.65)
WILLIAM PLAZZA	44,170.00	21.2356	2.75	22.0000	467.18
JOHN RODAS	27,425.00	13.1851	3.00	24.0000	316.44
RICARDO SAEZ	35,369.00	17.0043	(4.00)	(32.0000)	(544.14)
NATALICIO SOTO	32,422.00	15.5875	4.75	38.0000	592.33
FRANCISCO SUAREZ	32,422.00	15.5875	(0.50)	(4.0000)	(62.35)
MANUEL URRUTIA	33,722.00	16.2125	8.50	68.0000	1,102.45
HECTOR VELEZ	27,425.00	13.1851	4.00	32.0000	421.92
TOTALS	\$ 682,230.00		2.00		\$ (470.98)

**COMPENSATED ABSENCES
AS OF 09/30/2018**

**SECURITY
SICK**

EMPLOYEE NAME	YEARLY SALARY	HOURLY RATE	# OF SICK DAYS	DIVIDED BY 2		COMPENSATED \$ AMOUNT
				COMPENSATED DAYS	CONVERT TO HOURS	
MARIO AMARAN	22,730.00	13.4497	(0.75)	(0.3750)	(2.4375)	(32.78)
MARIA CEDENO	16,758.00	9.9160	(1.75)	(0.8750)	(5.6875)	(56.40)
RAIMUNDO CONDE	24,323.00	14.3923	95.75	47.8750	311.1875	4,478.70
MARTHA GONZALEZ	19,504.00	11.5408	20.25	10.1250	65.8125	759.53
ANTONIO HERNANDEZ	19,394.00	11.4757	26.25	13.1250	85.3125	979.02
NEREYDA MARRERO	17,250.00	10.2071	25.75	12.8750	83.6875	854.21
JOSE RODAS	17,252.00	10.2083	64.25	32.1250	208.8125	2,131.62
MARIA ROQUE	16,758.00	9.9160	9.75	4.8750	31.6875	314.21
JOSE ROSARIO	32,167.00	19.0337	149.25	74.6250	485.0625	9,232.53
EDISON SANCHEZ	16,758.00	9.9160	9.25	4.6250	30.0625	298.10
LISA SAVANETH	16,758.00	9.9160	105.25	52.6250	342.0625	3,391.89
CARLOS UMANZOR	16,105.00	9.5296	32.25	16.1250	104.8125	998.82
JESUS VALDES	16,105.00	9.5296	(0.75)	(0.3750)	(2.4375)	(23.23)
RUBEN VARGAS	38,979.00	23.0645	43.75	21.8750	142.1875	3,279.48
TOTALS	\$ 290,841.00		578.50	289.2500		\$ 26,605.70

**COMPENSATED ABSENCES
AS OF 09/30/2018**

**SECURITY
VACATION**

EMPLOYEE NAME	YEARLY SALARY	HOURLY RATE	# OF VAC DAYS	CONVERT TO HOURS	COMPENSATED \$ AMOUNT
MARIO AMARAN	22,730.00	13.4497	(6.50)	(42.2500)	(568.25)
MARIA CEDENO	16,758.00	9.9160	5.50	35.7500	354.50
RAIMUNDO CONDE	24,323.00	14.3923	(7.00)	(45.5000)	(654.85)
MARTHA GONZALEZ	19,504.00	11.5408	(5.50)	(35.7500)	(412.58)
ANTONIO HERNANDEZ	19,394.00	11.4757	6.50	42.2500	484.85
NEREYDA MARRERO	17,250.00	10.2071	2.75	17.8750	182.45
JOSE RODAS	17,252.00	10.2083	7.75	50.3750	514.24
MARIA ROQUE	16,758.00	9.9160	11.50	74.7500	741.22
JOSE ROSARIO	32,167.00	19.0337	(8.25)	(53.6250)	(1,020.68)
EDISON SANCHEZ	16,758.00	9.9160	13.50	87.7500	870.13
LISA SAVANETH	16,758.00	9.9160	13.50	87.7500	870.13
CARLOS UMANZOR	16,105.00	9.5296	4.00	26.0000	247.77
JESUS VALDES	16,105.00	9.5296	9.00	58.5000	557.48
RUBEN VARGAS	38,979.00	23.0645	15.00	97.5000	2,248.79
TOTALS	\$ 290,841.00		61.75		\$ 4,415.20

2019 HOUSING AUTHORITY BUDGET

Financial Schedules Section

SUMMARY

West New York Housing Authority
 For the Period October 1, 2019 to September 30, 2020

	FY 2019 Proposed Budget				FY 2018 Adopted Budget Total All Operations	All Operations All Operations	\$ Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted
	Public Housing Management	Section 8	Housing Voucher	Other Programs				
REVENUES								
Total Operating Revenues	\$ 7,566,132	\$ -	\$ 8,205,674	\$ 759,870	\$ 9,807,636	\$ 6,724,040	68.6%	
Total Non-Operating Revenues	10,460	-	300	-	10,760	-	0.0%	
Total Anticipated Revenues	7,576,592	-	8,205,974	759,870	9,818,396	6,724,040	68.5%	
APPROPRIATIONS								
Total Administration	1,300,220	-	709,270	341,840	2,233,540	117,790	5.3%	
Total Cost of Providing Services	5,211,060	-	7,285,674	418,030	7,667,520	5,247,244	68.4%	
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	-	170,668	#DIV/0!	
Total Operating Appropriations	6,511,280	-	7,994,944	759,870	9,901,060	5,535,702	55.9%	
Total Interest Payments on Debt	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	-	477,272	#DIV/0!	
Total Other Non-Operating Appropriations	231,830	-	-	-	231,830	231,830	#DIV/0!	
Total Non-Operating Appropriations	231,830	-	-	-	709,102	709,102	#DIV/0!	
Accumulated Deficit	-	-	-	-	-	-	#DIV/0!	
Total Appropriations and Accumulated Deficit	6,743,110	-	7,994,944	759,870	9,901,060	6,244,804	63.1%	
Less: Total Unrestricted Net Position Utilized	-	-	-	-	82,664	(82,664)	-100.0%	
Net Total Appropriations	6,743,110	-	7,994,944	759,870	9,818,396	6,327,468	64.4%	
ANTICIPATED SURPLUS (DEFICIT)	\$ 833,482	\$ -	\$ 211,030	\$ -	\$ 396,572	\$ 396,572	#DIV/0!	

Revenue Schedule

West New York Housing Authority
 For the Period October 1, 2019 to September 30, 2020

	FY 2019 Proposed Budget				FY 2018 Adopted Budget	\$ Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted
	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations	Total All Operations	All Operations
					Total All Operations	All Operations	All Operations
OPERATING REVENUES							
<i>Rental Fees</i>							
Homebuyers' Monthly Payments					\$ -	\$ -	#DIV/0!
Dwelling Rental	2946410				2,946,410	3,012,600	(66,190) -2.2%
Excess Utilities					-	53,390	(53,390) -100.0%
Non-Dwelling Rental					-	-	#DIV/0!
HUD Operating Subsidy	4349722				4,349,722	2,845,056	1,504,666 52.9%
New Construction - Acc Section 8 Voucher - Acc Housing Voucher			8180674		8,180,674	-	#DIV/0!
Total Rental Fees	7,296,132	-	8,180,674	-	15,476,806	8,871,046	6,605,760 74.5%
<i>Other Operating Revenues (List)</i>							
Late charges and prorations	270000		25000	759870	1,054,870	936,590	118,280 12.6%
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Type in (Grant, Other Rev)					-	-	#DIV/0!
Total Other Revenue	270,000	-	25,000	759,870	1,054,870	936,590	118,280 12.6%
Total Operating Revenues	7,566,132	-	8,205,674	759,870	16,531,676	9,807,636	6,724,040 68.6%
NON-OPERATING REVENUES							
<i>Other Non-Operating Revenues (List)</i>							
Type in					-	-	#DIV/0!
Type in					-	-	#DIV/0!
Type in					-	-	#DIV/0!
Type in					-	-	#DIV/0!
Type in					-	-	#DIV/0!
Type in					-	-	#DIV/0!
Total Other Non-Operating Revenue					-	-	#DIV/0!
<i>Interest on Investments & Deposits (List)</i>							
Interest Earned	10,460		300		10,760	10,760	-
Penalties					-	-	#DIV/0!
Other					-	-	#DIV/0!
Total Interest	10,460	-	300	-	10,760	10,760	-
Total Non-Operating Revenues	10,460	-	300	-	10,760	10,760	-
TOTAL ANTICIPATED REVENUES	\$ 7,576,592	\$ -	\$ 8,205,974	\$ 759,870	\$ 16,542,436	\$ 9,818,396	\$ 6,724,040 68.5%

Prior Year Adopted Revenue Schedule

West New York Housing Authority

FY 2018 Adopted Budget

	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations
OPERATING REVENUES					
<i>Rental Fees</i>					
Homebuyers' Monthly Payments					\$ -
Dwelling Rental	3,012,600				3,012,600
Excess Utilities	53,390				53,390
Non-Dwelling Rental					-
HUD Operating Subsidy	2,845,056				2,845,056
New Construction - Acc Section 8					-
Voucher - Acc Housing Voucher			2,960,000		2,960,000
Total Rental Fees	5,911,046	-	2,960,000	-	8,871,046
<i>Other Revenue (List)</i>					
Late charges and proration	279,000		25,000	632,590	936,590
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Type in (Grant, Other Rev)					-
Total Other Revenue	279,000	-	25,000	632,590	936,590
Total Operating Revenues	6,190,046	-	2,985,000	632,590	9,807,636
NON-OPERATING REVENUES					
<i>Other Non-Operating Revenues (List)</i>					
Type in					-
Type in					-
Type in					-
Type in					-
Type in					-
Type in					-
Total Other Non-Operating Revenues	-	-	-	-	-
<i>Interest on Investments & Deposits</i>					
Interest Earned	10,460		300		10,760
Penalties					-
Other					-
Total Interest	10,460	-	300	-	10,760
Total Non-Operating Revenues	10,460	-	300	-	10,760
TOTAL ANTICIPATED REVENUES	\$ 6,200,506	\$ -	\$ 2,985,300	\$ 632,590	\$9,818,396

Appropriations Schedule

West New York Housing Authority

For the Period October 1, 2019 to September 30, 2020

	<i>FY 2019 Proposed Budget</i>				FY 2018 Adopted Budget	\$ Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted	
	Public Housing Management	Section 8	Housing Voucher	Other Programs				Total All Operations
OPERATING APPROPRIATIONS								
<i>Administration</i>								
Salary & Wages	496,900		311,210	225,380	\$ 1,033,490	\$ 977,550	\$ 55,940	5.7%
Fringe Benefits	465,920		285,360	96,460	847,740	785,890	61,850	7.9%
Legal	52,500		12,500	10,000	75,000	75,000	-	0.0%
Staff Training	24,500		10,500		35,000	35,000	-	0.0%
Travel	27,300		11,700		39,000	39,000	-	0.0%
Accounting Fees	54,000		8,000	10,000	72,000	72,000	-	0.0%
Auditing Fees	11,700		3,900		15,600	15,600	-	0.0%
Miscellaneous Administration*	167,400		66,100		233,500	233,500	-	0.0%
Total Administration	1,300,220		709,270	341,840	2,351,330	2,233,540	117,790	5.3%
<i>Cost of Providing Services</i>								
Salary & Wages - Tenant Services					-	-	-	#DIV/0!
Salary & Wages - Maintenance & Operation	527,860			102,550	630,410	663,730	(33,320)	-5.0%
Salary & Wages - Protective Services	221,260			111,760	333,020	299,600	33,420	11.2%
Salary & Wages - Utility Labor	89,550				89,550	118,750	(29,200)	-24.6%
Fringe Benefits	793,300			132,420	925,720	687,930	237,790	34.6%
Tenant Services	20,000				20,000	20,000	-	0.0%
Utilities	1,848,000				1,848,000	1,890,210	(42,210)	-2.2%
Maintenance & Operation	1,225,000				1,225,000	820,000	405,000	49.4%
Protective Services					-	-	-	#DIV/0!
Insurance	263,200		12,500	71,300	347,000	303,700	43,300	14.3%
Payment in Lieu of Taxes (PILOT)	100,890				100,890	106,600	(5,710)	-5.4%
Terminal Leave Payments					-	-	-	#DIV/0!
Collection Losses	20,000				20,000	20,000	-	0.0%
Other General Expense					-	-	-	#DIV/0!
Rents			7,273,174		7,273,174	2,660,000	4,613,174	173.4%
Extraordinary Maintenance	50,000				50,000	25,000	25,000	100.0%
Replacement of Non-Expendible Equipment	52,000				52,000	52,000	-	0.0%
Property Betterment/Additions					-	-	-	#DIV/0!
Miscellaneous COPS*					-	-	-	#DIV/0!
Total Cost of Providing Services	5,211,060		7,285,674	418,030	12,914,764	7,667,520	5,247,244	68.4%
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	170,668	-	170,668	#DIV/0!
Total Operating Appropriations	6,511,280		7,994,944	759,870	15,436,762	9,901,060	5,535,702	55.9%
NON-OPERATING APPROPRIATIONS								
Total Interest Payments on Debt	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	477,272	-	477,272	#DIV/0!
Operations & Maintenance Reserve					-	-	-	#DIV/0!
Renewal & Replacement Reserve	231,830				231,830	-	231,830	#DIV/0!
Municipality/County Appropriation					-	-	-	#DIV/0!
Other Reserves					-	-	-	#DIV/0!
Total Non-Operating Appropriations	231,830				709,102	-	709,102	#DIV/0!
TOTAL APPROPRIATIONS	6,743,110		7,994,944	759,870	16,145,864	9,901,060	6,244,804	63.1%
ACCUMULATED DEFICIT								
TOTAL APPROPRIATIONS & ACCUMULATED DEFICIT	6,743,110		7,994,944	759,870	16,145,864	9,901,060	6,244,804	63.1%
UNRESTRICTED NET POSITION UTILIZED								
Municipality/County Appropriation					-	-	-	#DIV/0!
Other					-	82,664	(82,664)	-100.0%
Total Unrestricted Net Position Utilized					82,664	82,664	(82,664)	-100.0%
TOTAL NET APPROPRIATIONS	\$ 6,743,110		\$ 7,994,944	\$ 759,870	\$ 16,145,864	\$ 9,818,396	\$ 6,327,468	64.4%

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

5% of Total Operating Appropriations \$ 325,564.00 \$ - \$ 399,747.20 \$ 37,993.50 \$ 771,838.10

Prior Year Adopted Appropriations Schedule

West New York Housing Authority

FY 2018 Adopted Budget

	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations
OPERATING APPROPRIATIONS					
<i>Administration</i>					
Salary & Wages	\$ 523,350		\$ 226,610	\$ 227,590	\$ 977,550
Fringe Benefits	589,600		110,000	86,290	785,890
Legal	60,000		5,000	10,000	75,000
Staff Training	28,000		7,000		35,000
Travel	31,200		7,800		39,000
Accounting Fees	56,000		6,000	10,000	72,000
Auditing Fees	12,480		3,120		15,600
Miscellaneous Administration*	189,100		44,400		233,500
Total Administration	1,489,730	-	409,930	333,880	2,233,540
<i>Cost of Providing Services</i>					
Salary & Wages - Tenant Services					-
Salary & Wages - Maintenance & Operation	586,970			76,760	663,730
Salary & Wages - Protective Services	201,240			98,360	299,600
Salary & Wages - Utility Labor	118,750				118,750
Fringe Benefits	617,340			70,590	687,930
Tenant Services	20,000				20,000
Utilities	1,890,210				1,890,210
Maintenance & Operation	820,000				820,000
Protective Services					-
Insurance	238,200		12,500	53,000	303,700
Payment in Lieu of Taxes (PILOT)	106,600				106,600
Terminal Leave Payments					-
Collection Losses	20,000				20,000
Other General Expense					-
Rents			2,660,000		2,660,000
Extraordinary Maintenance	25,000				25,000
Replacement of Non-Expendible Equipment	52,000				52,000
Property Betterment/Additions					-
Miscellaneous COPS*					-
Total Cost of Providing Services	4,696,310	-	2,672,500	298,710	7,667,520
Total Principal Payments on Debt Service in Lieu of Depreciation	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	-
Total Operating Appropriations	6,186,040	-	3,082,430	632,590	9,901,060
NON-OPERATING APPROPRIATIONS					
Total Interest Payments on Debt	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	-
Operations & Maintenance Reserve					-
Renewal & Replacement Reserve					-
Municipality/County Appropriation					-
Other Reserves					-
Total Non-Operating Appropriations	-	-	-	-	-
TOTAL APPROPRIATIONS	6,186,040	-	3,082,430	632,590	9,901,060
ACCUMULATED DEFICIT					-
TOTAL APPROPRIATIONS & ACCUMULATED DEFICIT	6,186,040	-	3,082,430	632,590	9,901,060
UNRESTRICTED NET POSITION UTILIZED					
Municipality/County Appropriation					-
Other	(14,466)		97,130		82,664
Total Unrestricted Net Position Utilized	(14,466)	-	97,130	-	82,664
TOTAL NET APPROPRIATIONS	\$ 6,200,506	\$ -	\$ 2,985,300	\$ 632,590	\$ 9,818,396

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

5% of Total Operating Appropriations	\$ 309,302.00	\$ -	\$ 154,121.50	\$ 31,629.50	\$ 495,053.00
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Debt Service Schedule - Principal

West New York Housing Authority

If Authority has no debt X this box

	Fiscal Year Ending in							Total Principal Outstanding	
	Adopted Budget Year 2018	Proposed Budget Year 2019	2020	2021	2022	2023	2024		Thereafter
RAD Conversion Debt		\$ 79,023	\$ 83,461	\$ 87,459	\$ 91,649	\$ 95,435	\$ 100,613	\$ 4,430,829	\$ 4,968,469
RAD Conversion Debt		\$ 91,645	\$ 96,601	\$ 101,101	\$ 105,814	\$ 110,107	\$ 115,871	\$ 4,783,869	\$ 5,405,008
Type in Issue Name									
Type in Issue Name									
TOTAL PRINCIPAL		\$ 170,668	\$ 180,062	\$ 188,560	\$ 197,463	\$ 205,542	\$ 216,484	\$ 9,214,698	\$ 10,373,477
LESS: HUD SUBSIDY									
NET PRINCIPAL		\$ 170,668	\$ 180,062	\$ 188,560	\$ 197,463	\$ 205,542	\$ 216,484	\$ 9,214,698	\$ 10,373,477

Indicate the Authority's most recent bond rating and the year of the rating by ratings service.			
	Moody's	Fitch	Standard & Poors
Bond Rating	N/A	N/A	N/A
Year of Last Rating			
If no Rating type in Not Applicable			

Debt Service Schedule - Interest

West New York Housing Authority

If Authority has no debt X this box

	Adopted Budget Year 2018	Proposed Budget Year 2019	Fiscal Year Ending in					Thereafter	Total Interest Payments Outstanding
			2020	2021	2022	2023	2024		
RAD Conversion Debt		231,917	227,479	223,481	219,291	215,505	210,327	2,270,480	3,598,480
RAD Conversion Debt		245,355	240,399	235,899	231,186	226,893	221,129	2,939,053	4,339,914
Type in Issue Name									-
Type in Issue Name		477,272	467,878	459,380	450,477	442,398	431,456	5,209,533	7,938,394
TOTAL INTEREST		\$ 477,272	\$ 467,878	\$ 459,380	\$ 450,477	\$ 442,398	\$ 431,456	\$ 5,209,533	\$ 7,938,394
LESS: HUD SUBSIDY									
NET INTEREST									

Amortization Schedule

Date	Description	Total Payment	P&I Payment	Principal Payment	Interest Payment	Principal Balance
Jul 13, 2018	Beginning Balance					5,500,000.00
☒ Aug 01, 2018	Interest Only Payment	13,062.50	13,062.50		13,062.50	5,500,000.00
☒ Sep 01, 2018	Regular Payment	28,083.36	28,083.36	6,770.86	21,312.50	5,493,229.14
☒ Oct 01, 2018	Regular Payment	28,083.36	28,083.36	7,483.76	20,599.60	5,485,745.38
☒ Nov 01, 2018	Regular Payment	28,083.36	28,083.36	6,826.10	21,257.26	5,478,919.28
☒ Dec 01, 2018	Regular Payment	28,083.36	28,083.36	7,537.42	20,545.94	5,471,381.86
☒ 2018 Totals		125,395.94	125,395.94	28,618.14	96,777.80	
☒ Jan 01, 2019	Regular Payment	28,083.36	28,083.36	6,881.76	21,201.60	5,464,500.10
☒ Feb 01, 2019	Regular Payment	28,083.36	28,083.36	6,908.43	21,174.93	5,457,591.67
☒ Mar 01, 2019	Regular Payment	28,083.36	28,083.36	8,981.79	19,101.57	5,448,609.88
☒ Apr 01, 2019	Regular Payment	28,083.36	28,083.36	6,970.00	21,113.36	5,441,639.88
☒ May 01, 2019	Regular Payment	28,083.36	28,083.36	7,677.22	20,406.14	5,433,962.66
☒ Jun 01, 2019	Regular Payment	28,083.36	28,083.36	7,026.76	21,056.60	5,426,935.90
☒ Jul 01, 2019	Regular Payment	28,083.36	28,083.36	7,732.36	20,351.00	5,419,203.54
☒ Aug 01, 2019	Regular Payment	28,083.36	28,083.36	7,083.95	20,999.41	5,412,119.59
☒ Sep 01, 2019	Regular Payment	28,083.36	28,083.36	7,111.40	20,971.96	5,405,008.19
☒ Oct 01, 2019	Regular Payment	28,083.36	28,083.36	7,814.58	20,268.78	5,397,193.61
☒ Nov 01, 2019	Regular Payment	28,083.36	28,083.36	7,169.24	20,914.12	5,390,024.37
☒ Dec 01, 2019	Regular Payment	28,083.36	28,083.36	7,870.77	20,212.59	5,382,153.60
☒ 2019 Totals		337,000.32	337,000.32	89,228.26	247,772.06	
☒ Jan 01, 2020	Regular Payment	28,083.36	28,083.36	7,227.52	20,855.84	5,374,926.08
☒ Feb 01, 2020	Regular Payment	28,083.36	28,083.36	7,255.53	20,827.83	5,367,670.55
☒ Mar 01, 2020	Regular Payment	28,083.36	28,083.36	8,625.56	19,457.80	5,359,044.99
☒ Apr 01, 2020	Regular Payment	28,083.36	28,083.36	7,317.07	20,766.29	5,351,727.92
☒ May 01, 2020	Regular Payment	28,083.36	28,083.36	8,014.39	20,068.97	5,343,713.53
☒ Jun 01, 2020	Regular Payment	28,083.36	28,083.36	7,376.48	20,706.88	5,336,337.05
☒ Jul 01, 2020	Regular Payment	28,083.36	28,083.36	8,072.10	20,011.26	5,328,264.95
☒ Aug 01, 2020	Regular Payment	28,083.36	28,083.36	7,436.34	20,647.02	5,320,828.61
☒ Sep 01, 2020	Regular Payment	28,083.36	28,083.36	7,465.15	20,618.21	5,313,363.46
☒ Oct 01, 2020	Regular Payment	28,083.36	28,083.36	8,158.25	19,925.11	5,305,205.21
☒ Nov 01, 2020	Regular Payment	28,083.36	28,083.36	7,525.69	20,557.67	5,297,679.52
☒ Dec 01, 2020	Regular Payment	28,083.36	28,083.36	8,217.07	19,866.29	5,289,462.45
☒ 2020 Totals		337,000.32	337,000.32	92,691.15	244,309.17	
☒ Jan 01, 2021	Regular Payment	28,083.36	28,083.36	7,586.70	20,496.66	5,281,875.75
☒ Feb 01, 2021	Regular Payment	28,083.36	28,083.36	7,616.10	20,467.26	5,274,259.65
☒ Mar 01, 2021	Regular Payment	28,083.36	28,083.36	9,623.46	18,459.90	5,264,636.19
☒ Apr 01, 2021	Regular Payment	28,083.36	28,083.36	7,682.90	20,400.46	5,256,953.29
☒ May 01, 2021	Regular Payment	28,083.36	28,083.36	8,369.79	19,713.57	5,248,583.50
☒ Jun 01, 2021	Regular Payment	28,083.36	28,083.36	7,745.10	20,338.26	5,240,838.40
☒ Jul 01, 2021	Regular Payment	28,083.36	28,083.36	8,430.22	19,653.14	5,232,408.18
☒ Aug 01, 2021	Regular Payment	28,083.36	28,083.36	7,807.78	20,275.58	5,224,600.40
☒ Sep 01, 2021	Regular Payment	28,083.36	28,083.36	7,838.04	20,245.32	5,216,762.36
☒ Oct 01, 2021	Regular Payment	28,083.36	28,083.36	8,520.51	19,562.85	5,208,241.85
☒ Nov 01, 2021	Regular Payment	28,083.36	28,083.36	7,901.43	20,181.93	5,200,340.42

Dec 01, 2021 Regular Payment	28,083.36	28,083.36	8,582.09	19,501.27	5,191,758.33
2021 Totals	337,000.32	337,000.32	97,704.12	239,296.20	
Jan 01, 2022 Regular Payment	28,083.36	28,083.36	7,965.30	20,118.06	5,183,793.03
Feb 01, 2022 Regular Payment	28,083.36	28,083.36	7,996.17	20,087.19	5,175,796.86
Mar 01, 2022 Regular Payment	28,083.36	28,083.36	9,968.08	18,115.28	5,165,828.78
Apr 01, 2022 Regular Payment	28,083.36	28,083.36	8,065.78	20,017.58	5,157,763.00
May 01, 2022 Regular Payment	28,083.36	28,083.36	8,741.75	19,341.61	5,149,021.25
Jun 01, 2022 Regular Payment	28,083.36	28,083.36	8,130.91	19,952.45	5,140,890.34
Jul 01, 2022 Regular Payment	28,083.36	28,083.36	8,805.03	19,278.33	5,132,085.31
Aug 01, 2022 Regular Payment	28,083.36	28,083.36	8,196.53	19,886.83	5,123,888.78
Sep 01, 2022 Regular Payment	28,083.36	28,083.36	8,228.30	19,855.06	5,115,660.48
Oct 01, 2022 Regular Payment	28,083.36	28,083.36	8,899.64	19,183.72	5,106,760.84
Nov 01, 2022 Regular Payment	28,083.36	28,083.36	8,294.67	19,788.69	5,098,466.17
Dec 01, 2022 Regular Payment	28,083.36	28,083.36	8,964.12	19,119.24	5,089,502.05
2022 Totals	337,000.32	337,000.32	102,256.28	234,744.04	
Jan 01, 2023 Regular Payment	28,083.36	28,083.36	8,361.54	19,721.82	5,081,140.51
Feb 01, 2023 Regular Payment	28,083.36	28,083.36	8,393.95	19,689.41	5,072,746.56
Mar 01, 2023 Regular Payment	28,083.36	28,083.36	10,328.75	17,754.61	5,062,417.81
Apr 01, 2023 Regular Payment	28,083.36	28,083.36	8,466.50	19,616.86	5,053,951.31
May 01, 2023 Regular Payment	28,083.36	28,083.36	9,131.05	18,952.31	5,044,820.26
Jun 01, 2023 Regular Payment	28,083.36	28,083.36	8,534.69	19,548.67	5,036,285.57
Jul 01, 2023 Regular Payment	28,083.36	28,083.36	9,197.29	18,886.07	5,027,088.28
Aug 01, 2023 Regular Payment	28,083.36	28,083.36	8,603.40	19,479.96	5,018,484.88
Sep 01, 2023 Regular Payment	28,083.36	28,083.36	8,636.74	19,446.62	5,009,848.14
Oct 01, 2023 Regular Payment	28,083.36	28,083.36	9,296.43	18,786.93	5,000,551.71
Nov 01, 2023 Regular Payment	28,083.36	28,083.36	8,706.23	19,377.13	4,991,845.48
Dec 01, 2023 Regular Payment	28,083.36	28,083.36	9,363.94	18,719.42	4,982,481.54
2023 Totals	337,000.32	337,000.32	107,020.51	229,979.81	
Jan 01, 2024 Regular Payment	28,083.36	28,083.36	8,776.25	19,307.11	4,973,705.29
Feb 01, 2024 Regular Payment	28,083.36	28,083.36	8,810.26	19,273.10	4,964,895.03
Mar 01, 2024 Regular Payment	28,083.36	28,083.36	10,085.62	17,997.74	4,954,809.41
Apr 01, 2024 Regular Payment	28,083.36	28,083.36	8,883.48	19,199.88	4,945,925.93
May 01, 2024 Regular Payment	28,083.36	28,083.36	9,536.14	18,547.22	4,936,389.79
Jun 01, 2024 Regular Payment	28,083.36	28,083.36	8,954.85	19,128.51	4,927,434.94
Jul 01, 2024 Regular Payment	28,083.36	28,083.36	9,605.48	18,477.88	4,917,829.46
Aug 01, 2024 Regular Payment	28,083.36	28,083.36	9,026.78	19,056.58	4,908,802.68
Sep 01, 2024 Regular Payment	28,083.36	28,083.36	9,061.75	19,021.61	4,899,740.93
Oct 01, 2024 Regular Payment	28,083.36	28,083.36	9,709.34	18,374.02	4,890,031.59
Nov 01, 2024 Regular Payment	28,083.36	28,083.36	9,134.49	18,948.87	4,880,897.10
Dec 01, 2024 Regular Payment	28,083.36	28,083.36	9,780.00	18,303.36	4,871,117.10
2024 Totals	337,000.32	337,000.32	111,364.44	225,635.88	
Jan 01, 2025 Regular Payment	28,083.36	28,083.36	9,207.79	18,875.57	4,861,909.31
Feb 01, 2025 Regular Payment	28,083.36	28,083.36	9,243.47	18,839.89	4,852,665.84
Mar 01, 2025 Regular Payment	28,083.36	28,083.36	11,099.03	16,984.33	4,841,566.81
Apr 01, 2025 Regular Payment	28,083.36	28,083.36	9,322.29	18,761.07	4,832,244.52
May 01, 2025 Regular Payment	28,083.36	28,083.36	9,962.45	18,120.91	4,822,282.07

Jun 01, 2025 Regular Payment	28,083.36	28,083.36	9,397.02	18,686.34	4,812,885.05
Jul 01, 2025 Regular Payment	28,083.36	28,083.36	10,035.05	18,048.31	4,802,850.00
Aug 01, 2025 Regular Payment	28,083.36	28,083.36	9,472.32	18,611.04	4,793,377.68
Sep 01, 2025 Regular Payment	28,083.36	28,083.36	9,509.03	18,574.33	4,783,868.65
Oct 01, 2025 Regular Payment	28,083.36	28,083.36	10,143.86	17,939.50	4,773,724.79
Nov 01, 2025 Regular Payment	28,083.36	28,083.36	9,585.18	18,498.18	4,764,139.61
Dec 01, 2025 Regular Payment	28,083.36	28,083.36	10,217.84	17,865.52	4,753,921.77
2025 Totals	337,000.32	337,000.32	117,195.33	219,804.99	

Jan 01, 2026 Regular Payment	28,083.36	28,083.36	9,661.92	18,421.44	4,744,259.85
Feb 01, 2026 Regular Payment	28,083.36	28,083.36	9,699.36	18,384.00	4,734,560.49
Mar 01, 2026 Regular Payment	28,083.36	28,083.36	11,512.40	16,570.96	4,723,048.09
Apr 01, 2026 Regular Payment	28,083.36	28,083.36	9,781.55	18,301.81	4,713,266.54
May 01, 2026 Regular Payment	28,083.36	28,083.36	10,408.62	17,674.74	4,702,857.92
Jun 01, 2026 Regular Payment	28,083.36	28,083.36	9,859.79	18,223.57	4,692,998.13
Jul 01, 2026 Regular Payment	28,083.36	28,083.36	10,484.62	17,598.74	4,682,513.51
Aug 01, 2026 Regular Payment	28,083.36	28,083.36	9,938.63	18,144.73	4,672,574.88
Sep 01, 2026 Regular Payment	28,083.36	28,083.36	9,977.14	18,106.22	4,662,597.74
Oct 01, 2026 Regular Payment	28,083.36	28,083.36	10,598.62	17,484.74	4,651,999.12
Nov 01, 2026 Regular Payment	28,083.36	28,083.36	10,056.87	18,026.49	4,641,942.25
Dec 01, 2026 Regular Payment	28,083.36	28,083.36	10,676.08	17,407.28	4,631,266.17
2026 Totals	337,000.32	337,000.32	122,655.60	214,344.72	

Jan 01, 2027 Regular Payment	28,083.36	28,083.36	10,137.21	17,946.15	4,621,128.96
Feb 01, 2027 Regular Payment	28,083.36	28,083.36	10,176.49	17,906.87	4,610,952.47
Mar 01, 2027 Regular Payment	28,083.36	28,083.36	11,945.03	16,138.33	4,599,007.44
Apr 01, 2027 Regular Payment	28,083.36	28,083.36	10,262.21	17,821.15	4,588,745.23
May 01, 2027 Regular Payment	28,083.36	28,083.36	10,875.57	17,207.79	4,577,869.66
Jun 01, 2027 Regular Payment	28,083.36	28,083.36	10,344.12	17,739.24	4,567,525.54
Jul 01, 2027 Regular Payment	28,083.36	28,083.36	10,955.14	17,128.22	4,556,570.40
Aug 01, 2027 Regular Payment	28,083.36	28,083.36	10,426.65	17,656.71	4,546,143.75
Sep 01, 2027 Regular Payment	28,083.36	28,083.36	10,467.06	17,616.30	4,535,676.69
Oct 01, 2027 Regular Payment	28,083.36	28,083.36	11,074.58	17,008.78	4,524,602.11
Nov 01, 2027 Regular Payment	28,083.36	28,083.36	10,550.53	17,532.83	4,514,051.58
Dec 01, 2027 Regular Payment	28,083.36	28,083.36	11,155.67	16,927.69	4,502,895.91
2027 Totals	337,000.32	337,000.32	128,370.26	208,630.06	

Jan 01, 2028 Regular Payment	28,083.36	28,083.36	10,634.64	17,448.72	4,492,261.27
Feb 01, 2028 Regular Payment	28,083.36	28,083.36	10,675.85	17,407.51	4,481,585.42
Mar 01, 2028 Regular Payment	28,083.36	28,083.36	11,837.62	16,245.74	4,469,747.80
Apr 01, 2028 Regular Payment	28,083.36	28,083.36	10,763.09	17,320.27	4,458,984.71
May 01, 2028 Regular Payment	28,083.36	28,083.36	11,362.17	16,721.19	4,447,622.54
Jun 01, 2028 Regular Payment	28,083.36	28,083.36	10,848.83	17,234.53	4,436,773.71
Jul 01, 2028 Regular Payment	28,083.36	28,083.36	11,445.46	16,637.90	4,425,328.25
Aug 01, 2028 Regular Payment	28,083.36	28,083.36	10,935.22	17,148.14	4,414,393.03
Sep 01, 2028 Regular Payment	28,083.36	28,083.36	10,977.59	17,105.77	4,403,415.44
Oct 01, 2028 Regular Payment	28,083.36	28,083.36	11,570.56	16,512.80	4,391,844.88
Nov 01, 2028 Regular Payment	28,083.36	28,083.36	11,064.97	17,018.39	4,380,779.91
Dec 01, 2028 Regular Payment	28,083.36	28,083.36	11,655.44	16,427.92	4,369,124.47
2028 Totals	337,000.32	337,000.32	133,771.44	203,228.88	

Jan 01, 2029 Regular Payment	28,083.36	28,083.36	11,153.01	16,930.35	4,357,971.46
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Feb 01, 2029 Regular Payment	28,083.36	28,083.36	11,196.23	16,887.13	4,346,775.23
Mar 01, 2029 Regular Payment	28,083.36	28,083.36	12,869.65	15,213.71	4,333,905.58
Apr 01, 2029 Regular Payment	28,083.36	28,083.36	11,289.48	16,793.88	4,322,616.10
May 01, 2029 Regular Payment	28,083.36	28,083.36	11,873.55	16,209.81	4,310,742.55
Jun 01, 2029 Regular Payment	28,083.36	28,083.36	11,379.24	16,704.12	4,299,363.31
Jul 01, 2029 Regular Payment	28,083.36	28,083.36	11,960.75	16,122.61	4,287,402.56
Aug 01, 2029 Regular Payment	28,083.36	28,083.36	11,469.68	16,613.68	4,275,932.88
Sep 01, 2029 Regular Payment	28,083.36	28,083.36	11,514.13	16,569.23	4,264,418.75
Oct 01, 2029 Regular Payment	28,083.36	28,083.36	12,091.79	15,991.57	4,252,326.96
Nov 01, 2029 Regular Payment	28,083.36	28,083.36	11,605.60	16,477.76	4,240,721.36
Dec 01, 2029 Regular Payment	28,083.36	28,083.36	12,180.66	15,902.70	4,228,540.70
2029 Totals	337,000.32	337,000.32	140,583.77	196,416.55	
Jan 01, 2030 Regular Payment	28,083.36	28,083.36	11,697.77	16,385.59	4,216,842.93
Feb 01, 2030 Regular Payment	28,083.36	28,083.36	11,743.10	16,340.26	4,205,099.83
Mar 01, 2030 Regular Payment	28,083.36	28,083.36	13,365.52	14,717.84	4,191,734.31
Apr 01, 2030 Regular Payment	28,083.36	28,083.36	11,840.39	16,242.97	4,179,893.92
May 01, 2030 Regular Payment	28,083.36	28,083.36	12,408.76	15,674.60	4,167,485.16
Jun 01, 2030 Regular Payment	28,083.36	28,083.36	11,934.36	16,149.00	4,155,550.80
Jul 01, 2030 Regular Payment	28,083.36	28,083.36	12,500.05	15,583.31	4,143,050.75
Aug 01, 2030 Regular Payment	28,083.36	28,083.36	12,029.04	16,054.32	4,131,021.71
Sep 01, 2030 Regular Payment	28,083.36	28,083.36	12,075.66	16,007.70	4,118,946.05
Oct 01, 2030 Regular Payment	28,083.36	28,083.36	12,637.32	15,446.04	4,106,308.73
Nov 01, 2030 Regular Payment	28,083.36	28,083.36	12,171.42	15,911.94	4,094,137.31
Dec 01, 2030 Regular Payment	28,083.36	28,083.36	12,730.35	15,353.01	4,081,406.96
2030 Totals	337,000.32	337,000.32	147,133.74	189,866.58	
Jan 01, 2031 Regular Payment	28,083.36	28,083.36	12,267.91	15,815.45	4,069,139.05
Feb 01, 2031 Regular Payment	28,083.36	28,083.36	12,315.45	15,767.91	4,056,823.60
Mar 01, 2031 Regular Payment	28,083.36	28,083.36	13,884.48	14,198.88	4,042,939.12
Apr 01, 2031 Regular Payment	28,083.36	28,083.36	12,416.98	15,666.38	4,030,522.14
May 01, 2031 Regular Payment	28,083.36	28,083.36	12,968.91	15,114.45	4,017,553.23
Jun 01, 2031 Regular Payment	28,083.36	28,083.36	12,515.35	15,568.01	4,005,037.88
Jul 01, 2031 Regular Payment	28,083.36	28,083.36	13,064.47	15,018.89	3,991,973.41
Aug 01, 2031 Regular Payment	28,083.36	28,083.36	12,614.47	15,468.89	3,979,358.94
Sep 01, 2031 Regular Payment	28,083.36	28,083.36	12,663.35	15,420.01	3,966,695.59
Oct 01, 2031 Regular Payment	28,083.36	28,083.36	13,208.26	14,875.10	3,953,487.33
Nov 01, 2031 Regular Payment	28,083.36	28,083.36	12,763.60	15,319.76	3,940,723.73
Dec 01, 2031 Regular Payment	28,083.36	28,083.36	13,305.65	14,777.71	3,927,418.08
2031 Totals	337,000.32	337,000.32	153,988.88	183,011.44	
Jan 01, 2032 Regular Payment	28,083.36	28,083.36	12,864.62	15,218.74	3,914,553.46
Feb 01, 2032 Regular Payment	28,083.36	28,083.36	12,914.47	15,168.89	3,901,638.99
Mar 01, 2032 Regular Payment	28,083.36	28,083.36	13,939.92	14,143.44	3,887,699.07
Apr 01, 2032 Regular Payment	28,083.36	28,083.36	13,018.53	15,064.83	3,874,680.54
May 01, 2032 Regular Payment	28,083.36	28,083.36	13,553.31	14,530.05	3,861,127.23
Jun 01, 2032 Regular Payment	28,083.36	28,083.36	13,121.50	14,961.86	3,848,005.73
Jul 01, 2032 Regular Payment	28,083.36	28,083.36	13,653.34	14,430.02	3,834,352.39
Aug 01, 2032 Regular Payment	28,083.36	28,083.36	13,225.25	14,858.11	3,821,127.14
Sep 01, 2032 Regular Payment	28,083.36	28,083.36	13,276.50	14,806.86	3,807,850.64

Oct 01, 2032 Regular Payment	28,083.36	28,083.36	13,803.93	14,279.43	3,794,046.71
Nov 01, 2032 Regular Payment	28,083.36	28,083.36	13,381.43	14,701.93	3,780,665.28
Dec 01, 2032 Regular Payment	28,083.36	28,083.36	13,905.87	14,177.49	3,766,759.41
2032 Totals	337,000.32	337,000.32	160,658.67	176,341.65	
Jan 01, 2033 Regular Payment	28,083.36	28,083.36	13,487.17	14,596.19	3,753,272.24
Feb 01, 2033 Regular Payment	28,083.36	28,083.36	13,539.44	14,543.92	3,739,732.80
Mar 01, 2033 Regular Payment	28,083.36	28,083.36	14,994.30	13,089.06	3,724,738.50
Apr 01, 2033 Regular Payment	28,083.36	28,083.36	13,650.00	14,433.36	3,711,088.50
May 01, 2033 Regular Payment	28,083.36	28,083.36	14,166.78	13,916.58	3,696,921.72
Jun 01, 2033 Regular Payment	28,083.36	28,083.36	13,757.79	14,325.57	3,683,163.93
Jul 01, 2033 Regular Payment	28,083.36	28,083.36	14,271.50	13,811.86	3,668,892.43
Aug 01, 2033 Regular Payment	28,083.36	28,083.36	13,866.41	14,216.95	3,655,026.02
Sep 01, 2033 Regular Payment	28,083.36	28,083.36	13,920.14	14,163.22	3,641,105.88
Oct 01, 2033 Regular Payment	28,083.36	28,083.36	14,429.22	13,654.14	3,626,676.66
Nov 01, 2033 Regular Payment	28,083.36	28,083.36	14,029.99	14,053.37	3,612,646.67
Dec 01, 2033 Regular Payment	28,083.36	28,083.36	14,535.94	13,547.42	3,598,110.73
2033 Totals	337,000.32	337,000.32	168,648.68	168,351.64	
Jan 01, 2034 Regular Payment	28,083.36	28,083.36	14,140.69	13,942.67	3,583,970.04
Feb 01, 2034 Regular Payment	28,083.36	28,083.36	14,195.48	13,887.88	3,569,774.56
Mar 01, 2034 Regular Payment	28,083.36	28,083.36	15,589.15	12,494.21	3,554,185.41
Apr 01, 2034 Regular Payment	28,083.36	28,083.36	14,310.90	13,772.46	3,539,874.51
May 01, 2034 Regular Payment	28,083.36	28,083.36	14,808.84	13,274.52	3,525,065.67
Jun 01, 2034 Regular Payment	28,083.36	28,083.36	14,423.74	13,659.62	3,510,641.93
Jul 01, 2034 Regular Payment	28,083.36	28,083.36	14,918.46	13,164.90	3,495,723.47
Aug 01, 2034 Regular Payment	28,083.36	28,083.36	14,537.44	13,545.92	3,481,186.03
Sep 01, 2034 Regular Payment	28,083.36	28,083.36	14,593.77	13,489.59	3,466,592.26
Oct 01, 2034 Regular Payment	28,083.36	28,083.36	15,083.64	12,999.72	3,451,508.62
Nov 01, 2034 Regular Payment	28,083.36	28,083.36	14,708.77	13,374.59	3,436,799.85
Dec 01, 2034 Regular Payment	28,083.36	28,083.36	15,195.37	12,887.99	3,421,604.48
2034 Totals	337,000.32	337,000.32	176,506.25	160,494.07	
Jan 01, 2035 Regular Payment	28,083.36	28,083.36	14,824.65	13,258.71	3,406,779.83
Feb 01, 2035 Regular Payment	28,083.36	28,083.36	14,882.09	13,201.27	3,391,897.74
Mar 01, 2035 Regular Payment	28,083.36	28,083.36	16,211.72	11,871.64	3,375,686.02
Apr 01, 2035 Regular Payment	28,083.36	28,083.36	15,002.58	13,080.78	3,360,683.44
May 01, 2035 Regular Payment	28,083.36	28,083.36	15,480.80	12,602.56	3,345,202.64
Jun 01, 2035 Regular Payment	28,083.36	28,083.36	15,120.70	12,962.66	3,330,081.94
Jul 01, 2035 Regular Payment	28,083.36	28,083.36	15,595.56	12,487.80	3,314,486.38
Aug 01, 2035 Regular Payment	28,083.36	28,083.36	15,239.73	12,843.63	3,299,246.65
Sep 01, 2035 Regular Payment	28,083.36	28,083.36	15,298.78	12,784.58	3,283,947.87
Oct 01, 2035 Regular Payment	28,083.36	28,083.36	15,768.56	12,314.80	3,268,179.31
Nov 01, 2035 Regular Payment	28,083.36	28,083.36	15,419.17	12,664.19	3,252,760.14
Dec 01, 2035 Regular Payment	28,083.36	28,083.36	15,885.51	12,197.85	3,236,874.63
2035 Totals	337,000.32	337,000.32	184,729.85	152,270.47	
Jan 01, 2036 Regular Payment	28,083.36	28,083.36	15,540.48	12,542.88	3,221,334.15
Feb 01, 2036 Regular Payment	28,083.36	28,083.36	15,600.70	12,482.66	3,205,733.45
Mar 01, 2036 Regular Payment	28,083.36	28,083.36	16,462.58	11,620.78	3,189,270.87

Apr 01, 2036 Regular Payment	28,083.36	28,083.36	15,724.94	12,358.42	3,173,545.93
May 01, 2036 Regular Payment	28,083.36	28,083.36	16,182.57	11,900.79	3,157,363.36
Jun 01, 2036 Regular Payment	28,083.36	28,083.36	15,848.58	12,234.78	3,141,514.78
Jul 01, 2036 Regular Payment	28,083.36	28,083.36	16,302.68	11,780.68	3,125,212.10
Aug 01, 2036 Regular Payment	28,083.36	28,083.36	15,973.17	12,110.19	3,109,238.93
Sep 01, 2036 Regular Payment	28,083.36	28,083.36	16,035.06	12,048.30	3,093,203.87
Oct 01, 2036 Regular Payment	28,083.36	28,083.36	16,483.85	11,599.51	3,076,720.02
Nov 01, 2036 Regular Payment	28,083.36	28,083.36	16,161.07	11,922.29	3,060,558.95
Dec 01, 2036 Regular Payment	28,083.36	28,083.36	16,606.27	11,477.09	3,043,952.68
2036 Totals	337,000.32	337,000.32	192,921.95	144,078.37	
Jan 01, 2037 Regular Payment	28,083.36	28,083.36	16,288.05	11,795.31	3,027,664.63
Feb 01, 2037 Regular Payment	28,083.36	28,083.36	16,351.16	11,732.20	3,011,313.47
Mar 01, 2037 Regular Payment	28,083.36	28,083.36	17,543.77	10,539.59	2,993,769.70
Apr 01, 2037 Regular Payment	28,083.36	28,083.36	16,482.51	11,600.85	2,977,287.19
May 01, 2037 Regular Payment	28,083.36	28,083.36	16,918.54	11,164.82	2,960,368.65
Jun 01, 2037 Regular Payment	28,083.36	28,083.36	16,611.94	11,471.42	2,943,756.71
Jul 01, 2037 Regular Payment	28,083.36	28,083.36	17,044.28	11,039.08	2,926,712.43
Aug 01, 2037 Regular Payment	28,083.36	28,083.36	16,742.35	11,341.01	2,909,970.08
Sep 01, 2037 Regular Payment	28,083.36	28,083.36	16,807.23	11,276.13	2,893,162.85
Oct 01, 2037 Regular Payment	28,083.36	28,083.36	17,234.00	10,849.36	2,875,928.85
Nov 01, 2037 Regular Payment	28,083.36	28,083.36	16,939.14	11,144.22	2,858,989.71
Dec 01, 2037 Regular Payment	28,083.36	28,083.36	17,362.15	10,721.21	2,841,627.56
2037 Totals	337,000.32	337,000.32	202,325.12	134,675.20	
Jan 01, 2038 Regular Payment	28,083.36	28,083.36	17,072.06	11,011.30	2,824,555.50
Feb 01, 2038 Regular Payment	28,083.36	28,083.36	17,138.21	10,945.15	2,807,417.29
Mar 01, 2038 Regular Payment	28,083.36	28,083.36	18,257.40	9,825.96	2,789,159.89
Apr 01, 2038 Regular Payment	28,083.36	28,083.36	17,275.37	10,807.99	2,771,884.52
May 01, 2038 Regular Payment	28,083.36	28,083.36	17,688.80	10,394.56	2,754,195.72
Jun 01, 2038 Regular Payment	28,083.36	28,083.36	17,410.86	10,672.50	2,736,784.86
Jul 01, 2038 Regular Payment	28,083.36	28,083.36	17,820.42	10,262.94	2,718,964.44
Aug 01, 2038 Regular Payment	28,083.36	28,083.36	17,547.38	10,535.98	2,701,417.06
Sep 01, 2038 Regular Payment	28,083.36	28,083.36	17,615.37	10,467.99	2,683,801.69
Oct 01, 2038 Regular Payment	28,083.36	28,083.36	18,019.11	10,064.25	2,665,782.58
Nov 01, 2038 Regular Payment	28,083.36	28,083.36	17,753.46	10,329.90	2,648,029.12
Dec 01, 2038 Regular Payment	28,083.36	28,083.36	18,153.26	9,930.10	2,629,875.86
2038 Totals	337,000.32	337,000.32	211,751.70	125,248.62	
Jan 01, 2039 Regular Payment	28,083.36	28,083.36	17,892.60	10,190.76	2,611,983.26
Feb 01, 2039 Regular Payment	28,083.36	28,083.36	17,961.93	10,121.43	2,594,021.33
Mar 01, 2039 Regular Payment	28,083.36	28,083.36	19,004.29	9,079.07	2,575,017.04
Apr 01, 2039 Regular Payment	28,083.36	28,083.36	18,105.17	9,978.19	2,556,911.87
May 01, 2039 Regular Payment	28,083.36	28,083.36	18,494.95	9,588.41	2,538,416.92
Jun 01, 2039 Regular Payment	28,083.36	28,083.36	18,247.00	9,836.36	2,520,169.92
Jul 01, 2039 Regular Payment	28,083.36	28,083.36	18,632.73	9,450.63	2,501,537.19
Aug 01, 2039 Regular Payment	28,083.36	28,083.36	18,389.91	9,693.45	2,483,147.28
Sep 01, 2039 Regular Payment	28,083.36	28,083.36	18,461.17	9,622.19	2,464,686.11
Oct 01, 2039 Regular Payment	28,083.36	28,083.36	18,840.79	9,242.57	2,445,845.32
Nov 01, 2039 Regular Payment	28,083.36	28,083.36	18,605.71	9,477.65	2,427,239.61

Dec 01, 2039 Regular Payment	28,083.36	28,083.36	18,981.22	9,102.14	2,408,258.39
2039 Totals	337,000.32	337,000.32	221,617.47	115,382.85	
Jan 01, 2040 Regular Payment	28,083.36	28,083.36	18,751.36	9,332.00	2,389,507.03
Feb 01, 2040 Regular Payment	28,083.36	28,083.36	18,824.03	9,259.33	2,370,683.00
Mar 01, 2040 Regular Payment	28,083.36	28,083.36	19,489.64	8,593.72	2,351,193.36
Apr 01, 2040 Regular Payment	28,083.36	28,083.36	18,972.49	9,110.87	2,332,220.87
May 01, 2040 Regular Payment	28,083.36	28,083.36	19,337.54	8,745.82	2,312,883.33
Jun 01, 2040 Regular Payment	28,083.36	28,083.36	19,120.94	8,962.42	2,293,762.39
Jul 01, 2040 Regular Payment	28,083.36	28,083.36	19,481.76	8,601.60	2,274,280.63
Aug 01, 2040 Regular Payment	28,083.36	28,083.36	19,270.53	8,812.83	2,255,010.10
Sep 01, 2040 Regular Payment	28,083.36	28,083.36	19,345.20	8,738.16	2,235,664.90
Oct 01, 2040 Regular Payment	28,083.36	28,083.36	19,699.62	8,383.74	2,215,965.28
Nov 01, 2040 Regular Payment	28,083.36	28,083.36	19,496.50	8,586.86	2,196,468.78
Dec 01, 2040 Regular Payment	28,083.36	28,083.36	19,846.61	8,236.75	2,176,622.17
2040 Totals	337,000.32	337,000.32	231,636.22	105,364.10	
Jan 01, 2041 Regular Payment	28,083.36	28,083.36	19,648.95	8,434.41	2,156,973.22
Feb 01, 2041 Regular Payment	28,083.36	28,083.36	19,725.09	8,358.27	2,137,248.13
Mar 01, 2041 Regular Payment	28,083.36	28,083.36	20,603.00	7,480.36	2,116,645.13
Apr 01, 2041 Regular Payment	28,083.36	28,083.36	19,881.37	8,201.99	2,096,763.76
May 01, 2041 Regular Payment	28,083.36	28,083.36	20,220.50	7,862.86	2,076,543.26
Jun 01, 2041 Regular Payment	28,083.36	28,083.36	20,036.76	8,046.60	2,056,506.50
Jul 01, 2041 Regular Payment	28,083.36	28,083.36	20,371.47	7,711.89	2,036,135.03
Aug 01, 2041 Regular Payment	28,083.36	28,083.36	20,193.34	7,890.02	2,015,941.69
Sep 01, 2041 Regular Payment	28,083.36	28,083.36	20,271.59	7,811.77	1,995,670.10
Oct 01, 2041 Regular Payment	28,083.36	28,083.36	20,599.60	7,483.76	1,975,070.50
Nov 01, 2041 Regular Payment	28,083.36	28,083.36	20,429.97	7,653.39	1,954,640.53
Dec 01, 2041 Regular Payment	28,083.36	28,083.36	20,753.46	7,329.90	1,933,887.07
2041 Totals	337,000.32	337,000.32	242,735.10	94,265.22	
Jan 01, 2042 Regular Payment	28,083.36	28,083.36	20,589.55	7,493.81	1,913,297.52
Feb 01, 2042 Regular Payment	28,083.36	28,083.36	20,669.34	7,414.02	1,892,628.18
Mar 01, 2042 Regular Payment	28,083.36	28,083.36	21,459.17	6,624.19	1,871,169.01
Apr 01, 2042 Regular Payment	28,083.36	28,083.36	20,832.59	7,250.77	1,850,336.42
May 01, 2042 Regular Payment	28,083.36	28,083.36	21,144.60	6,938.76	1,829,191.82
Jun 01, 2042 Regular Payment	28,083.36	28,083.36	20,995.25	7,088.11	1,808,196.57
Jul 01, 2042 Regular Payment	28,083.36	28,083.36	21,302.63	6,780.73	1,786,893.94
Aug 01, 2042 Regular Payment	28,083.36	28,083.36	21,159.15	6,924.21	1,765,734.79
Sep 01, 2042 Regular Payment	28,083.36	28,083.36	21,241.14	6,842.22	1,744,493.65
Oct 01, 2042 Regular Payment	28,083.36	28,083.36	21,541.51	6,541.85	1,722,952.14
Nov 01, 2042 Regular Payment	28,083.36	28,083.36	21,406.93	6,676.43	1,701,545.21
Dec 01, 2042 Regular Payment	28,083.36	28,083.36	21,702.57	6,380.79	1,679,842.64
2042 Totals	337,000.32	337,000.32	254,044.43	82,955.89	
Jan 01, 2043 Regular Payment	28,083.36	28,083.36	21,573.97	6,509.39	1,658,268.67
Feb 01, 2043 Regular Payment	28,083.36	28,083.36	21,657.57	6,425.79	1,636,611.10
Mar 01, 2043 Regular Payment	28,083.36	28,083.36	22,355.23	5,728.13	1,614,255.87
Apr 01, 2043 Regular Payment	28,083.36	28,083.36	21,828.12	6,255.24	1,592,427.75
May 01, 2043 Regular Payment	28,083.36	28,083.36	22,111.76	5,971.60	1,570,315.99

Ⓜ Jun 01, 2043 Regular Payment	28,083.36	28,083.36	21,998.39	6,084.97	1,548,317.60
Ⓜ Jul 01, 2043 Regular Payment	28,083.36	28,083.36	22,277.17	5,806.19	1,526,040.43
Ⓜ Aug 01, 2043 Regular Payment	28,083.36	28,083.36	22,169.96	5,913.40	1,503,870.47
Ⓜ Sep 01, 2043 Regular Payment	28,083.36	28,083.36	22,255.87	5,827.49	1,481,614.60
Ⓜ Oct 01, 2043 Regular Payment	28,083.36	28,083.36	22,527.31	5,556.05	1,459,087.29
Ⓜ Nov 01, 2043 Regular Payment	28,083.36	28,083.36	22,429.40	5,653.96	1,436,657.89
Ⓜ Dec 01, 2043 Regular Payment	28,083.36	28,083.36	22,695.90	5,387.46	1,413,961.99
Ⓜ 2043 Totals	337,000.32	337,000.32	265,880.65	71,119.67	
Ⓜ Jan 01, 2044 Regular Payment	28,083.36	28,083.36	22,604.26	5,479.10	1,391,357.73
Ⓜ Feb 01, 2044 Regular Payment	28,083.36	28,083.36	22,691.85	5,391.51	1,368,665.88
Ⓜ Mar 01, 2044 Regular Payment	28,083.36	28,083.36	23,121.95	4,961.41	1,345,543.93
Ⓜ Apr 01, 2044 Regular Payment	28,083.36	28,083.36	22,869.38	5,213.98	1,322,674.55
Ⓜ May 01, 2044 Regular Payment	28,083.36	28,083.36	23,123.34	4,960.02	1,299,551.21
Ⓜ Jun 01, 2044 Regular Payment	28,083.36	28,083.36	23,047.60	5,035.76	1,276,503.61
Ⓜ Jul 01, 2044 Regular Payment	28,083.36	28,083.36	23,296.48	4,786.88	1,253,207.13
Ⓜ Aug 01, 2044 Regular Payment	28,083.36	28,083.36	23,227.19	4,856.17	1,229,979.94
Ⓜ Sep 01, 2044 Regular Payment	28,083.36	28,083.36	23,317.19	4,766.17	1,206,662.75
Ⓜ Oct 01, 2044 Regular Payment	28,083.36	28,083.36	23,558.38	4,524.98	1,183,104.37
Ⓜ Nov 01, 2044 Regular Payment	28,083.36	28,083.36	23,498.84	4,584.52	1,159,605.53
Ⓜ Dec 01, 2044 Regular Payment	28,083.36	28,083.36	23,734.84	4,348.52	1,135,870.69
Ⓜ 2044 Totals	337,000.32	337,000.32	278,091.30	58,909.02	
Ⓜ Jan 01, 2045 Regular Payment	28,083.36	28,083.36	23,681.87	4,401.49	1,112,188.82
Ⓜ Feb 01, 2045 Regular Payment	28,083.36	28,083.36	23,773.63	4,309.73	1,088,415.19
Ⓜ Mar 01, 2045 Regular Payment	28,083.36	28,083.36	24,273.91	3,809.45	1,064,141.28
Ⓜ Apr 01, 2045 Regular Payment	28,083.36	28,083.36	23,959.82	4,123.54	1,040,181.46
Ⓜ May 01, 2045 Regular Payment	28,083.36	28,083.36	24,182.68	3,900.68	1,015,998.78
Ⓜ Jun 01, 2045 Regular Payment	28,083.36	28,083.36	24,146.37	3,936.99	991,852.41
Ⓜ Jul 01, 2045 Regular Payment	28,083.36	28,083.36	24,363.92	3,719.44	967,488.49
Ⓜ Aug 01, 2045 Regular Payment	28,083.36	28,083.36	24,334.35	3,749.01	943,154.14
Ⓜ Sep 01, 2045 Regular Payment	28,083.36	28,083.36	24,428.64	3,654.72	918,725.50
Ⓜ Oct 01, 2045 Regular Payment	28,083.36	28,083.36	24,638.14	3,445.22	894,087.36
Ⓜ Nov 01, 2045 Regular Payment	28,083.36	28,083.36	24,618.78	3,464.58	869,468.58
Ⓜ Dec 01, 2045 Regular Payment	28,083.36	28,083.36	24,822.86	3,260.50	844,645.72
Ⓜ 2045 Totals	337,000.32	337,000.32	291,224.97	45,775.35	
Ⓜ Jan 01, 2046 Regular Payment	28,083.36	28,083.36	24,810.36	3,273.00	819,835.36
Ⓜ Feb 01, 2046 Regular Payment	28,083.36	28,083.36	24,906.50	3,176.86	794,928.86
Ⓜ Mar 01, 2046 Regular Payment	28,083.36	28,083.36	25,301.11	2,782.25	769,627.75
Ⓜ Apr 01, 2046 Regular Payment	28,083.36	28,083.36	25,101.06	2,982.30	744,526.69
Ⓜ May 01, 2046 Regular Payment	28,083.36	28,083.36	25,291.39	2,791.97	719,235.30
Ⓜ Jun 01, 2046 Regular Payment	28,083.36	28,083.36	25,296.33	2,787.03	693,938.97
Ⓜ Jul 01, 2046 Regular Payment	28,083.36	28,083.36	25,481.09	2,602.27	668,457.88
Ⓜ Aug 01, 2046 Regular Payment	28,083.36	28,083.36	25,493.09	2,590.27	642,964.79
Ⓜ Sep 01, 2046 Regular Payment	28,083.36	28,083.36	25,591.88	2,491.48	617,372.91
Ⓜ Oct 01, 2046 Regular Payment	28,083.36	28,083.36	25,768.22	2,315.14	591,604.69
Ⓜ Nov 01, 2046 Regular Payment	28,083.36	28,083.36	25,790.90	2,292.46	565,813.79
Ⓜ Dec 01, 2046 Regular Payment	28,083.36	28,083.36	25,961.56	2,121.80	539,852.23
Ⓜ 2046 Totals	337,000.32	337,000.32	304,793.49	32,206.83	
Ⓜ Jan 01, 2047 Regular Payment	28,083.36	28,083.36	25,991.44	2,091.92	513,860.79

Feb 01, 2047 Regular Payment	28,083.36	28,083.36	26,092.15	1,991.21	487,768.64
Mar 01, 2047 Regular Payment	28,083.36	28,083.36	26,376.17	1,707.19	461,392.47
Apr 01, 2047 Regular Payment	28,083.36	28,083.36	26,295.47	1,787.89	435,097.00
May 01, 2047 Regular Payment	28,083.36	28,083.36	26,451.75	1,631.61	408,645.25
Jun 01, 2047 Regular Payment	28,083.36	28,083.36	26,499.86	1,583.50	382,145.39
Jul 01, 2047 Regular Payment	28,083.36	28,083.36	26,650.32	1,433.04	355,495.07
Aug 01, 2047 Regular Payment	28,083.36	28,083.36	26,705.82	1,377.54	328,789.25
Sep 01, 2047 Regular Payment	28,083.36	28,083.36	26,809.31	1,274.05	301,979.94
Oct 01, 2047 Regular Payment	28,083.36	28,083.36	26,950.94	1,132.42	275,029.00
Nov 01, 2047 Regular Payment	28,083.36	28,083.36	27,017.63	1,065.73	248,011.37
Dec 01, 2047 Regular Payment	28,083.36	28,083.36	27,153.32	930.04	220,858.05
2047 Totals	337,000.32	337,000.32	318,994.18	18,006.14	
Jan 01, 2048 Regular Payment	28,083.36	28,083.36	27,227.54	855.82	193,630.51
Feb 01, 2048 Regular Payment	28,083.36	28,083.36	27,333.05	750.31	166,297.46
Mar 01, 2048 Regular Payment	28,083.36	28,083.36	27,480.54	602.82	138,816.92
Apr 01, 2048 Regular Payment	28,083.36	28,083.36	27,545.45	537.91	111,271.47
May 01, 2048 Regular Payment	28,083.36	28,083.36	27,666.10	417.26	83,605.37
Jun 01, 2048 Regular Payment	28,083.36	28,083.36	27,759.39	323.97	55,845.98
Jul 01, 2048 Regular Payment	28,083.36	28,083.36	27,873.94	209.42	27,972.04
Aug 01, 2048 Regular Payment	28,080.43	28,080.43	27,972.04	108.39	
2048 Totals	224,663.95	224,663.95	220,858.05	3,805.90	
Grand Total	10,123,069.17	10,123,069.17	175,500,000.00	4,623,069.17	

Amortization Schedule						
Date	Description	Total Payment	P&I Payment	Principal Payment	Interest Payment	Principal Balance
Mar 21, 2019	Beginning Balance					5,000,000.00
Apr 01, 2019	Interest Only Payment	7,065.97	7,065.97		7,065.97	5,000,000.00
May 01, 2019	Fixed Regular Payment	25,911.63	25,911.63	6,640.80	19,270.83	4,993,359.20
Jun 01, 2019	Fixed Regular Payment	25,911.63	25,911.63	6,024.89	19,886.74	4,987,334.31
Jul 01, 2019	Fixed Regular Payment	25,911.63	25,911.63	6,689.62	19,222.01	4,980,644.69
Aug 01, 2019	Fixed Regular Payment	25,911.63	25,911.63	6,075.53	19,836.10	4,974,569.16
Sep 01, 2019	Fixed Regular Payment	25,911.63	25,911.63	6,099.72	19,811.91	4,968,469.44
Oct 01, 2019	Fixed Regular Payment	25,911.63	25,911.63	6,762.33	19,149.30	4,961,707.11
Nov 01, 2019	Fixed Regular Payment	25,911.63	25,911.63	6,150.95	19,760.68	4,955,556.16
Dec 01, 2019	Fixed Regular Payment	25,911.63	25,911.63	6,812.10	19,099.53	4,948,744.06
	2019 Totals	214,359.01	214,359.01	51,255.94	163,103.07	
Jan 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	6,202.57	19,709.06	4,942,541.49
Feb 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	6,227.28	19,684.35	4,936,314.21
Mar 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	7,520.44	18,391.19	4,928,793.77
Apr 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	6,282.03	19,629.60	4,922,511.74
May 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	6,939.45	18,972.18	4,915,572.29
Jun 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	6,334.69	19,576.94	4,909,237.60
Jul 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	6,990.62	18,921.01	4,902,246.98
Aug 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	6,387.76	19,523.87	4,895,859.22
Sep 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	6,413.20	19,498.43	4,889,446.02
Oct 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	7,066.90	18,844.73	4,882,379.12
Nov 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	6,466.88	19,444.75	4,875,912.24
Dec 01, 2020	Fixed Regular Payment	25,911.63	25,911.63	7,119.06	18,792.57	4,868,793.18
	2020 Totals	310,939.56	310,939.56	79,950.88	230,988.68	
Jan 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	6,520.99	19,390.64	4,862,272.19
Feb 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	6,546.96	19,364.67	4,855,725.23
Mar 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	8,444.51	17,467.12	4,847,280.72
Apr 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	6,606.67	19,304.96	4,840,674.05
May 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	7,254.87	18,656.76	4,833,419.18
Jun 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	6,661.87	19,249.76	4,826,757.31
Jul 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	7,308.51	18,603.12	4,819,448.80
Aug 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	6,717.51	19,194.12	4,812,731.29
Sep 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	6,744.26	19,167.37	4,805,987.03
Oct 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	7,388.56	18,523.07	4,798,598.47
Nov 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	6,800.55	19,111.08	4,791,797.92
Dec 01, 2021	Fixed Regular Payment	25,911.63	25,911.63	7,443.25	18,468.38	4,784,354.67
	2021 Totals	310,939.56	310,939.56	84,438.51	226,501.05	
Jan 01, 2022	Fixed Regular Payment	25,911.63	25,911.63	6,857.28	19,054.35	4,777,497.39
Feb 01, 2022	Fixed Regular Payment	25,911.63	25,911.63	6,884.59	19,027.04	4,770,612.80
Mar 01, 2022	Fixed Regular Payment	25,911.63	25,911.63	8,750.68	17,160.95	4,761,862.12
Apr 01, 2022	Fixed Regular Payment	25,911.63	25,911.63	6,946.86	18,964.77	4,754,915.26
May 01, 2022	Fixed Regular Payment	25,911.63	25,911.63	7,585.40	18,326.23	4,747,329.86
Jun 01, 2022	Fixed Regular Payment	25,911.63	25,911.63	7,004.73	18,906.90	4,740,325.13
Jul 01, 2022	Fixed Regular Payment	25,911.63	25,911.63	7,641.63	18,270.00	4,732,683.50

Aug 01, 2022 Fixed Regular Payment	25,911.63	25,911.63	7,063.07	18,848.56	4,725,620.43
Sep 01, 2022 Fixed Regular Payment	25,911.63	25,911.63	7,091.20	18,820.43	4,718,529.23
Oct 01, 2022 Fixed Regular Payment	25,911.63	25,911.63	7,725.64	18,185.99	4,710,803.59
Nov 01, 2022 Fixed Regular Payment	25,911.63	25,911.63	7,150.21	18,761.42	4,703,653.38
Dec 01, 2022 Fixed Regular Payment	25,911.63	25,911.63	7,782.97	18,128.66	4,695,870.41
2022 Totals	310,939.56	310,939.56	88,484.26	222,455.30	
Jan 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	7,209.68	18,701.95	4,688,660.73
Feb 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	7,238.39	18,673.24	4,681,422.34
Mar 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	9,071.52	16,840.11	4,672,350.82
Apr 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	7,303.35	18,608.28	4,665,047.47
May 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	7,931.76	17,979.87	4,657,115.71
Jun 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	7,364.02	18,547.61	4,649,751.69
Jul 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	7,990.72	17,920.91	4,641,760.97
Aug 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	7,425.18	18,486.45	4,634,335.79
Sep 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	7,454.75	18,456.88	4,626,881.04
Oct 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	8,078.86	17,832.77	4,618,802.18
Nov 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	7,516.61	18,395.02	4,611,285.57
Dec 01, 2023 Fixed Regular Payment	25,911.63	25,911.63	8,138.97	17,772.66	4,603,146.60
2023 Totals	310,939.56	310,939.56	92,723.81	218,215.75	
Jan 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	7,578.96	18,332.67	4,595,567.64
Feb 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	7,609.15	18,302.48	4,587,958.49
Mar 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	8,818.30	17,093.33	4,579,140.19
Apr 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	7,674.57	18,237.06	4,571,465.62
May 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	8,292.44	17,619.19	4,563,173.18
Jun 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	7,738.16	18,173.47	4,555,435.02
Jul 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	8,354.23	17,557.40	4,547,080.79
Aug 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	7,802.25	18,109.38	4,539,278.54
Sep 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	7,833.33	18,078.30	4,531,445.21
Oct 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	8,446.69	17,464.94	4,522,998.52
Nov 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	7,898.17	18,013.46	4,515,100.35
Dec 01, 2024 Fixed Regular Payment	25,911.63	25,911.63	8,509.69	17,401.94	4,506,590.66
2024 Totals	310,939.56	310,939.56	96,555.94	214,383.62	
Jan 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	7,963.51	17,948.12	4,498,627.15
Feb 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	7,995.23	17,916.40	4,490,631.92
Mar 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	9,757.83	16,153.80	4,480,874.09
Apr 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	8,065.93	17,845.70	4,472,808.16
May 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	8,672.69	17,238.94	4,464,135.47
Jun 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	8,132.60	17,779.03	4,456,002.87
Jul 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	8,737.46	17,174.17	4,447,265.41
Aug 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	8,199.78	17,711.85	4,439,065.63
Sep 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	8,232.44	17,679.19	4,430,833.19
Oct 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	8,834.47	17,077.16	4,421,998.72
Nov 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	8,300.41	17,611.22	4,413,698.31
Dec 01, 2025 Fixed Regular Payment	25,911.63	25,911.63	8,900.51	17,011.12	4,404,797.80
2025 Totals	310,939.56	310,939.56	101,792.86	209,146.70	
Jan 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	8,368.92	17,542.71	4,396,428.88

Feb 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	8,402.25	17,509.38	4,388,026.63
Mar 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	10,126.93	15,784.70	4,377,899.70
Apr 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	8,476.04	17,435.59	4,369,423.66
May 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	9,071.15	16,840.48	4,360,352.51
Jun 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	8,545.93	17,365.70	4,351,806.58
Jul 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	9,139.05	16,772.58	4,342,667.53
Aug 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	8,616.36	17,295.27	4,334,051.17
Sep 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	8,650.67	17,260.96	4,325,400.50
Oct 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	9,240.82	16,670.81	4,316,159.68
Nov 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	8,721.93	17,189.70	4,307,437.75
Dec 01, 2026 Fixed Regular Payment	25,911.63	25,911.63	9,310.05	16,601.58	4,298,127.70
2026 Totals	310,939.56	310,939.56	106,670.10	204,269.46	
Jan 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	8,793.74	17,117.89	4,289,333.96
Feb 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	8,828.77	17,082.86	4,280,505.19
Mar 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	10,513.71	15,397.92	4,269,991.48
Apr 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	8,905.80	17,005.83	4,261,085.68
May 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	9,488.70	16,422.93	4,251,596.98
Jun 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	8,979.06	16,932.57	4,242,617.92
Jul 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	9,559.88	16,351.75	4,233,058.04
Aug 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	9,052.89	16,858.74	4,224,005.15
Sep 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	9,088.95	16,822.68	4,214,916.20
Oct 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	9,666.65	16,244.98	4,205,249.55
Nov 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	9,163.64	16,747.99	4,196,085.91
Dec 01, 2027 Fixed Regular Payment	25,911.63	25,911.63	9,739.22	16,172.41	4,186,346.69
2027 Totals	310,939.56	310,939.56	111,781.01	199,158.55	
Jan 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	9,238.93	16,672.70	4,177,107.76
Feb 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	9,275.72	16,635.91	4,167,832.04
Mar 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	10,383.57	15,528.06	4,157,448.47
Apr 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	9,354.02	16,557.61	4,148,094.45
May 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	9,924.19	15,987.44	4,138,170.26
Jun 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	9,430.80	16,480.83	4,128,739.46
Jul 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	9,998.78	15,912.85	4,118,740.68
Aug 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	9,508.18	16,403.45	4,109,232.50
Sep 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	9,546.05	16,365.58	4,099,686.45
Oct 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	10,110.76	15,800.87	4,089,575.69
Nov 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	9,624.33	16,287.30	4,079,951.36
Dec 01, 2028 Fixed Regular Payment	25,911.63	25,911.63	10,186.82	15,724.81	4,069,764.54
2028 Totals	310,939.56	310,939.56	116,582.15	194,357.41	
Jan 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	9,703.23	16,208.40	4,060,061.31
Feb 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	9,741.88	16,169.75	4,050,319.43
Mar 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	11,341.74	14,569.89	4,038,977.69
Apr 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	9,825.85	16,085.78	4,029,151.84
May 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	10,382.61	15,529.02	4,018,769.23
Jun 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	9,906.33	16,005.30	4,008,862.90
Jul 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	10,460.81	15,450.82	3,998,402.09
Aug 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	9,987.44	15,924.19	3,988,414.65
Sep 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	10,027.22	15,884.41	3,978,387.43

Oct 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	10,578.27	15,333.36	3,967,809.16
Nov 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	10,109.28	15,802.35	3,957,699.88
Dec 01, 2029 Fixed Regular Payment	25,911.63	25,911.63	10,658.00	15,253.63	3,947,041.88
2029 Totals	310,939.56	310,939.56	122,722.66	188,216.90	
Jan 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	10,191.99	15,719.64	3,936,849.89
Feb 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	10,232.58	15,679.05	3,926,617.31
Mar 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	11,786.72	14,124.91	3,914,830.59
Apr 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	10,320.28	15,591.35	3,904,510.31
May 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	10,863.00	15,048.63	3,893,647.31
Jun 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	10,404.64	15,506.99	3,883,242.67
Jul 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	10,944.97	14,966.66	3,872,297.70
Aug 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	10,489.67	15,421.96	3,861,808.03
Sep 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	10,531.45	15,380.18	3,851,276.58
Oct 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	11,068.17	14,843.46	3,840,208.41
Nov 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	10,617.47	15,294.16	3,829,590.94
Dec 01, 2030 Fixed Regular Payment	25,911.63	25,911.63	11,151.75	14,759.88	3,818,439.19
2030 Totals	310,939.56	310,939.56	128,602.69	182,336.87	
Jan 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	10,704.17	15,207.46	3,807,735.02
Feb 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	10,746.80	15,164.83	3,796,988.22
Mar 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	12,253.02	13,658.61	3,784,735.20
Apr 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	10,838.40	15,073.23	3,773,896.80
May 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	11,366.41	14,545.22	3,762,530.39
Jun 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	10,926.84	14,984.79	3,751,603.55
Jul 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	11,452.33	14,459.30	3,740,151.22
Aug 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	11,015.96	14,895.67	3,729,135.26
Sep 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	11,059.84	14,851.79	3,718,075.42
Oct 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	11,581.55	14,330.08	3,706,493.87
Nov 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	11,150.01	14,761.62	3,695,343.86
Dec 01, 2031 Fixed Regular Payment	25,911.63	25,911.63	11,669.16	14,242.47	3,683,674.70
2031 Totals	310,939.56	310,939.56	134,764.49	176,175.07	
Jan 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	11,240.89	14,670.74	3,672,433.81
Feb 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	11,285.66	14,625.97	3,661,148.15
Mar 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	12,271.32	13,640.31	3,648,876.83
Apr 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	11,379.48	14,532.15	3,637,497.35
May 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	11,892.11	14,019.52	3,625,605.24
Jun 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	11,472.16	14,439.47	3,614,133.08
Jul 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	11,982.16	13,929.47	3,602,150.92
Aug 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	11,565.57	14,346.06	3,590,585.35
Sep 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	11,611.63	14,300.00	3,578,973.72
Oct 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	12,117.67	13,793.96	3,566,856.05
Nov 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	11,706.14	14,205.49	3,555,149.91
Dec 01, 2032 Fixed Regular Payment	25,911.63	25,911.63	12,209.49	13,702.14	3,542,940.42
2032 Totals	310,939.56	310,939.56	140,734.28	170,205.28	
Jan 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	11,801.38	14,110.25	3,531,139.04
Feb 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	11,848.38	14,063.25	3,519,290.66
Mar 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	13,251.96	12,659.67	3,506,038.70

Apr 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	11,948.35	13,963.28	3,494,090.35
May 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	12,444.83	13,466.80	3,481,645.52
Jun 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	12,045.50	13,866.13	3,469,600.02
Jul 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	12,539.22	13,372.41	3,457,060.80
Aug 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	12,143.41	13,768.22	3,444,917.39
Sep 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	12,191.77	13,719.86	3,432,725.62
Oct 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	12,681.34	13,230.29	3,420,044.28
Nov 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	12,290.83	13,620.80	3,407,753.45
Dec 01, 2033 Fixed Regular Payment	25,911.63	25,911.63	12,777.59	13,134.04	3,394,975.86
2033 Totals	310,939.56	310,939.56	147,964.56	162,975.00	
Jan 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	12,390.67	13,520.96	3,382,585.19
Feb 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	12,440.02	13,471.61	3,370,145.17
Mar 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	13,788.47	12,123.16	3,356,356.70
Apr 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	12,544.48	13,367.15	3,343,812.22
May 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	13,024.03	12,887.60	3,330,788.19
Jun 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	12,646.31	13,265.32	3,318,141.88
Jul 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	13,122.96	12,788.67	3,305,018.92
Aug 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	12,748.94	13,162.69	3,292,269.98
Sep 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	12,799.71	13,111.92	3,279,470.27
Oct 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	13,272.01	12,639.62	3,266,198.26
Nov 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	12,903.55	13,008.08	3,253,294.71
Dec 01, 2034 Fixed Regular Payment	25,911.63	25,911.63	13,372.89	12,538.74	3,239,921.82
2034 Totals	310,939.56	310,939.56	155,054.04	155,885.52	
Jan 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	13,008.20	12,903.43	3,226,913.62
Feb 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	13,060.00	12,851.63	3,213,853.62
Mar 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	14,350.69	11,560.94	3,199,502.93
Apr 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	13,169.17	12,742.46	3,186,333.76
May 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	13,630.97	12,280.66	3,172,702.79
Jun 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	13,275.91	12,635.72	3,159,426.88
Jul 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	13,734.68	12,176.95	3,145,692.20
Aug 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	13,383.48	12,528.15	3,132,308.72
Sep 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	13,436.78	12,474.85	3,118,871.94
Oct 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	13,890.98	12,020.65	3,104,980.96
Nov 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	13,545.62	12,366.01	3,091,435.34
Dec 01, 2035 Fixed Regular Payment	25,911.63	25,911.63	13,996.73	11,914.90	3,077,438.61
2035 Totals	310,939.56	310,939.56	162,483.21	148,456.35	
Jan 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	13,655.31	12,256.32	3,063,783.30
Feb 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	13,709.69	12,201.94	3,050,073.61
Mar 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	14,547.99	11,363.64	3,035,525.62
Apr 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	13,822.23	12,089.40	3,021,703.39
May 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	14,265.49	11,646.14	3,007,437.90
Jun 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	13,934.10	11,977.53	2,993,503.80
Jul 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	14,374.17	11,537.46	2,979,129.63
Aug 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	14,046.84	11,864.79	2,965,082.79
Sep 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	14,102.78	11,808.85	2,950,980.01
Oct 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	14,538.07	11,373.56	2,936,441.94
Nov 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	14,216.85	11,694.78	2,922,225.09

Dec 01, 2036 Fixed Regular Payment	25,911.63	25,911.63	14,648.89	11,262.74	2,907,576.20
2036 Totals	310,939.56	310,939.56	169,862.41	141,077.15	
Jan 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	14,331.81	11,579.82	2,893,244.39
Feb 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	14,388.89	11,522.74	2,878,855.50
Mar 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	15,555.75	10,355.88	2,863,299.75
Apr 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	14,508.15	11,403.48	2,848,791.60
May 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	14,931.92	10,979.71	2,833,859.68
Jun 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	14,625.40	11,286.23	2,819,234.28
Jul 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	15,045.84	10,865.79	2,804,188.44
Aug 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	14,743.57	11,168.06	2,789,444.87
Sep 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	14,802.28	11,109.35	2,774,642.59
Oct 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	15,217.70	10,693.93	2,759,424.89
Nov 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	14,921.84	10,989.79	2,744,503.05
Dec 01, 2037 Fixed Regular Payment	25,911.63	25,911.63	15,333.86	10,577.77	2,729,169.19
2037 Totals	310,939.56	310,939.56	178,407.01	132,532.55	
Jan 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	15,042.34	10,869.29	2,714,126.85
Feb 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	15,102.25	10,809.38	2,699,024.60
Mar 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	16,202.64	9,708.99	2,682,821.96
Apr 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	15,226.92	10,684.71	2,667,595.04
May 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	15,630.28	10,281.35	2,651,964.76
Jun 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	15,349.82	10,561.81	2,636,614.94
Jul 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	15,749.68	10,161.95	2,620,865.26
Aug 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	15,473.68	10,437.95	2,605,391.58
Sep 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	15,535.30	10,376.33	2,589,856.28
Oct 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	15,929.90	9,981.73	2,573,926.38
Nov 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	15,660.62	10,251.01	2,558,265.76
Dec 01, 2038 Fixed Regular Payment	25,911.63	25,911.63	16,051.65	9,859.98	2,542,214.11
2038 Totals	310,939.56	310,939.56	186,955.08	123,984.48	
Jan 01, 2039 Fixed Regular Payment	25,911.63	25,911.63	15,786.91	10,124.72	2,526,427.20
Feb 01, 2039 Fixed Regular Payment	25,911.63	25,911.63	15,849.79	10,061.84	2,510,577.41
Mar 01, 2039 Fixed Regular Payment	25,911.63	25,911.63	16,880.53	9,031.10	2,493,696.88
Apr 01, 2039 Balloon Payment	2,503,628.37	2,503,628.37	2,493,696.88	9,931.49	
2039 Totals	2,581,363.26	2,581,363.26	2,542,214.11	39,149.15	
Grand Total	8,703,573.91	8,703,573.91	5,000,000.00	3,703,573.91	

Net Position Reconciliation

West New York Housing Authority
 For the Period October 1, 2019 to September 30, 2020

FY 2019 Proposed Budget

	Public Housing Management	Section 8	Housing Voucher	Other Programs	Total All Operations
	\$ 14,014,077	\$ -	\$ (1,857,885)	\$ 8,264,931	\$ 20,421,123
	22,394,116				22,394,116
	6,020,623		31,423	8,264,931	14,316,977
	(14,400,662)		(1,889,308)		(16,289,970)
	4,549,063		569,942		5,119,005
	11,358,354		1,591,494		12,949,848
	(14,466)		97,130		82,664
					-

TOTAL NET POSITION BEGINNING OF CURRENT YEAR (1)	1,492,289
Less: Invested in Capital Assets, Net of Related Debt (1)	-
Less: Restricted for Debt Service Reserve (1)	-
Less: Other Restricted Net Position (1)	-
Total Unrestricted Net Position (1)	-
Less: Designated for Non-Operating Improvements & Repairs	-
Less: Designated for Rate Stabilization	-
Less: Other Designated by Resolution	-
Plus: Accrued Unfunded Pension Liability (1)	569,942
Plus: Accrued Unfunded Other Post-Employment Benefit Liability (1)	1,591,494
Plus: Estimated Income (Loss) on Current Year Operations (2)	97,130
Plus: Other Adjustments (attach schedule)	-

UNRESTRICTED NET POSITION AVAILABLE FOR USE IN PROPOSED BUDGET

Unrestricted Net Position Utilized to Balance Proposed Budget	-	-	-	-	1,861,547
Unrestricted Net Position Utilized in Proposed Capital Budget	-	-	-	-	-
Appropriation to Municipality/County (3)	-	-	-	-	-
Total Unrestricted Net Position Utilized in Proposed Budget	-	-	-	-	-

PROJECTED UNRESTRICTED UNDESIGNATED NET POSITION AT END OF YEAR

(4)	\$ 1,492,289	\$ -	\$ 369,258	\$ -	\$ 1,861,547
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(1) Total of all operations for this line item must agree to audited financial statements.

(2) Include budgeted and unbudgeted use of unrestricted net position in the current year's operations.

(3) Amount may not exceed 5% of total operating appropriations. See calculation below.

Maximum Allowable Appropriation to Municipality/County	\$ 325,564	\$ -	\$ 399,747	\$ 37,994	\$ 771,838
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(4) If Authority is projecting a deficit for any operation at the end of the budget period, the Authority must attach a statement explaining its plan to reduce the deficit, including the timeline for elimination of the deficit, if not already detailed in the budget narrative section.

2019
WEST NEW YORK
HOUSING
AUTHORITY
(Name)

HOUSING
AUTHORITY
CAPITAL
BUDGET/
PROGRAM

2019 CERTIFICATION OF HOUSING AUTHORITY CAPITAL BUDGET/PROGRAM

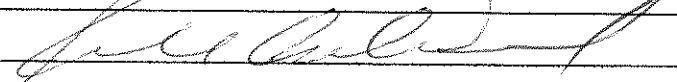
WEST NEW YORK HOUSING AUTHORITY
(Name)

FISCAL YEAR: FROM:10/1/2019 TO:9/30/2020

It is hereby certified that the Housing Authority Capital Budget/Program annexed hereto is a true copy of the Capital Budget/Program approved, pursuant to N.J.A.C. 5:31-2.2, along with the Annual Budget, by the governing body of the West New York Housing Authority, on the 19 day of August, 2019.

OR

It is hereby certified that the governing body of the _____ Housing Authority have elected NOT to adopt a Capital Budget /Program for the aforesaid fiscal year, pursuant to N.J.A.C. 5:31-2.2 for the following reason(s): _____

Officer's Signature:			
Name:	Robert A. DiVincent		
Title:	Executive Director		
Address:	6100 Adams Street, West New York, NJ 07093		
Phone Number:	201-868-6100	Fax Number:	201-868-3393
E-mail address	rdivincent@wnyhousing.org		

2019 CAPITAL BUDGET/PROGRAM MESSAGE

WEST New York Housing Authority (Name)

FISCAL
YEAR:

FROM:10/1/2019

TO:9/30/2020

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

1. Has the Capital Budget/Program been prepared in consultation with or reviewed by, the local and county planning board(s), governing body(ies), or other affected governmental entity(ies) of the jurisdiction(s) served by the Housing Authority?
No.
2. Has each capital project/project financing been developed from a specific plan or report and have the full life cycle costs of each been calculated?
Yes.
3. Has the Housing Authority prepared a long-term (10-20 years) infrastructure needs assessment?
Yes.
4. Are any of the capital projects/project financings being undertaken in a community that has a State Plan designated center? If so, please describe the relationship of same to the center's goals and objectives.
No.
5. Describe the impact on the schedule of rents and/or user charges if the proposed capital projects are undertaken. Indicate the impact on current and future year's schedules.
No impact tenant charges are based on HUD formula utilizing tenant income in arriving at charges to tenants.
6. Have the projects been reviewed and approved by HUD?
Yes.

Add additional sheets if necessary.

Proposed Capital Budget

West New York Housing Authority
For the Period October 1, 2019 to September 30, 2020

	Estimated Total Cost	Funding Sources			
		Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorizatlion	Capital Grants Other Sources
<i>Public Housing Management</i>					
Principally heating and Apt. upgrades	\$ 1,718,251		\$ 1,718,251		
Type in Description	-				
Type in Description	-				
Type in Description	-				
Total	1,718,251	-	1,718,251	-	-
<i>Section 8</i>					
Type in Description	-				
Type in Description	-				
Type in Description	-				
Type in Description	-				
Total	-	-	-	-	-
<i>Housing Voucher</i>					
Type in Description	-				
Type in Description	-				
Type in Description	-				
Type in Description	-				
Total	-	-	-	-	-
<i>Other Programs</i>					
Type in Description	-				
Type in Description	-				
Type in Description	-				
Type in Description	-				
Total	-	-	-	-	-
TOTAL PROPOSED CAPITAL BUDGET	\$ 1,718,251	\$ -	\$ 1,718,251	\$ -	\$ -

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

5 Year Capital Improvement Plan

West New York Housing Authority
 For the Period October 1, 2019 to September 30, 2020

Fiscal Year Beginning in

	Estimated Total Cost	Current Budget					
		Year 2019	2020	2021	2022	2023	2024
<i>Public Housing Management</i>							
Various Capital Improvements	\$ 2,429,066	\$ 1,718,251	\$ 191,780	\$ 31,836	\$ 187,895	\$ 270,608	\$ 28,696
Type in Description	-	-					
Type in Description	-	-					
Type in Description	-	-					
Total	2,429,066	1,718,251	191,780	31,836	187,895	270,608	28,696
<i>Section 8</i>							
Type in Description	-	-					
Type in Description	-	-					
Type in Description	-	-					
Type in Description	-	-					
Total	-	-	-	-	-	-	-
<i>Housing Voucher</i>							
Type in Description	-	-					
Type in Description	-	-					
Type in Description	-	-					
Type in Description	-	-					
Total	-	-	-	-	-	-	-
<i>Other Programs</i>							
Type in Description	-	-					
Type in Description	-	-					
Type in Description	-	-					
Type in Description	-	-					
Total	-	-	-	-	-	-	-
TOTAL	\$ 2,429,066	\$ 1,718,251	\$ 191,780	\$ 31,836	\$ 187,895	\$ 270,608	\$ 28,696

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

5 Year Capital Improvement Plan Funding Sources

West New York Housing Authority
 For the Period October 1, 2019 to September 30, 2020

	Estimated Total Cost	Funding Sources				
		Unrestricted Net Position Utilized	Renewal & Replacement Reserve	Debt Authorization	Capital Grants	Other Sources
<i>Public Housing Management</i>						
Various Capital Improvements	\$ 2,429,066		\$ 2,429,066			
Type in Description	-					
Type in Description	-					
Type in Description	-					
Total	2,429,066	-	2,429,066	-	-	-
<i>Section 8</i>						
Type in Description	-					
Type in Description	-					
Type in Description	-					
Type in Description	-					
Total	-	-	-	-	-	-
<i>Housing Voucher</i>						
Type in Description	-					
Type in Description	-					
Type in Description	-					
Type in Description	-					
Total	-	-	-	-	-	-
<i>Other Programs</i>						
Type in Description	-					
Type in Description	-					
Type in Description	-					
Type in Description	-					
Total	-	-	-	-	-	-
TOTAL	\$ 2,429,066	\$ -	\$ 2,429,066	\$ -	\$ -	\$ -
Total 5 Year Plan per CB-4	\$ 2,429,066					

- If amount is other than zero, verify that projects listed above match projects listed on CB-4.

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