Antoinette Jones

From:	Himanshu Shah
Sent:	Tuesday, April 6, 2021 10:56 AM
To:	Matt (auditor PP);Bob Allison
Cc:	Chris Santiago;Frank Pannucci
Subject:	Fwd: Borough of Point Pleasant application to the Local Finance Board

Are they for real?

Himanshu

Sent from my iPhone

Begin forwarded message:

> **From:** "Bennett, Nick" <Nick.Bennett@dca.nj.gov>
> **Date:** April 6, 2021 at 10:49:02 AM EDT
> **To:** Anthony Mannino <amannino@hfacpas.com>
> **Cc:** Himanshu Shah <hshah@ptboro.com>
> **Subject: Borough of Point Pleasant application to the Local Finance Board**
>
> Good morning.
>
> I am reviewing the application submitted on behalf of the Borough of Point Pleasant to the Local Finance Board. I have the following requests to assist with that review.
>
> 1. Please provide maturity schedules demonstrating how the payments will be allocated between the water/sewer utility and the general fund.
> 2. Will the municipality have to increase water/sewer rates to service this debt?
>   a. When did the municipality last adjust its water/sewer rates?
> 3. Please provide a certified copy of the introduced ordinance with the recorded vote count.
> 4. Please confirm that three (3) copies of the application have been mailed to the Local Finance Board office.
> 5. As you may be aware, the Local Finance Board generally requires that refundings result in a tax impact of at least $50 for at least a three (3) year period on the local taxes on an average assessed home. Here the impact is $8.60 per year for a ten (10) year period. Please describe any additional budgetary constraints in the Borough which might justify the requested schedule.
> 6. What is the amount of the municipal tax increase on the average assessed home from the 2020 budget to the introduced 2021 budget?
>
> Please contact me with any questions you may have. I appreciate your attention to this email.
>
> Nick Bennett
> Deputy Executive Secretary
> Local Finance Board

Antoinette Jones

From:	Himanshu Shah
Sent:	Tuesday, April 6, 2021 11:57 AM
To:	Bob Allison;Matt (auditor PP)
Cc:	Chris Santiago;Frank Pannucci
Subject:	Fwd: Borough of Point Pleasant application to the Local Finance Board

Unbelievable

Sent from my iPhone

Begin forwarded message:

> **From:** "Bennett, Nick" <Nick.Bennett@dca.nj.gov>
> **Date:** April 6, 2021 at 11:44:45 AM EDT
> **To:** Anthony Mannino <amannino@hfacpas.com>
> **Cc:** Himanshu Shah <hshah@ptboro.com>
> **Subject: RE: Borough of Point Pleasant application to the Local Finance Board**
>
> Good morning, gentleman.
>
> I have one additional request.
>
> In June 2019, the Board approved the Borough's request for a non-conforming maturity schedule to wrap the issuance of $10,660,000 around its CDL obligation. Specifically, the approved schedule provided for low principal payments in 2020 through 2024 as the Borough paid off the uncancelled CDL. Please provide an explanation for the present request in light of the approvals granted by the LFB in June 2019.
>
> Nick Bennett
> Deputy Executive Secretary
> Local Finance Board
>
> ---
>
> **From:** Bennett, Nick
> **Sent:** Tuesday, April 6, 2021 10:49 AM
> **To:** Anthony Mannino <amannino@hfacpas.com>
> **Cc:** hshah@ptboro.com
> **Subject:** Borough of Point Pleasant application to the Local Finance Board
>
> Good morning.
>
> I am reviewing the application submitted on behalf of the Borough of Point Pleasant to the Local Finance Board. I have the following requests to assist with that review.
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3. Please provide a certified copy of the introduced ordinance with the recorded vote count.
4. Please confirm that three (3) copies of the application have been mailed to the Local Finance Board office.
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6. What is the amount of the municipal tax increase on the average assessed home from the 2020 budget to the introduced 2021 budget?

Please contact me with any questions you may have. I appreciate your attention to this email.

Nick Bennett
Deputy Executive Secretary
Local Finance Board

Antoinette Jones

From: Himanshu Shah
Sent: Tuesday, April 6, 2021 12:09 PM
To: Christine Zapicchi
Subject: Fwd: Borough of Point Pleasant application to the Local Finance Board

I am not sure what he is asking here.

Himanshu

Sent from my iPhone

Begin forwarded message:

> **From:** Himanshu Shah <hshah@ptboro.com>
> **Date:** April 6, 2021 at 11:56:46 AM EDT
> **To:** Bob Allison <ballison@hfacpas.com>, "Matt (auditor PP)" <mholman@hfacpas.com>
> **Cc:** Chris Santiago <csantiago@ptboro.com>, Frank Pannucci <FPannucci@ptboro.com>
> **Subject: Fwd: Borough of Point Pleasant application to the Local Finance Board**
>
> Unbelievable
>
> Sent from my iPhone
>
> Begin forwarded message:
>
>> **From:** "Bennett, Nick" <Nick.Bennett@dca.nj.gov>
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>> **To:** Anthony Mannino <amannino@hfacpas.com>
>> **Cc:** Himanshu Shah <hshah@ptboro.com>
>> **Subject: RE: Borough of Point Pleasant application to the Local Finance Board**
>>
>> Good morning, gentleman.
>>
>> I have one additional request.
>>
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>>
>> Nick Bennett
>> Deputy Executive Secretary
>> Local Finance Board
>>
>> **From:** Bennett, Nick
>> **Sent:** Tuesday, April 6, 2021 10:49 AM
>> **To:** Anthony Mannino <amannino@hfacpas.com>

Cc: hshah@ptboro.com
Subject: Borough of Point Pleasant application to the Local Finance Board

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2. Will the municipality have to increase water/sewer rates to service this debt?
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6. What is the amount of the municipal tax increase on the average assessed home from the 2020 budget to the introduced 2021 budget?

Please contact me with any questions you may have. I appreciate your attention to this email.

Nick Bennett
Deputy Executive Secretary
Local Finance Board

Antoinette Jones

From: Himanshu Shah
Sent: Thursday, April 8, 2021 6:28 AM
To: Bob Allison
Subject: Fwd: Borough of Point Pleasant application to the Local Finance Board

What is wrong with this people?

Himanshu

Sent from my iPhone

Begin forwarded message:

From: "Bennett, Nick" <Nick.Bennett@dca.nj.gov>
Date: April 7, 2021 at 10:37:47 PM EDT
To: Anthony Mannino <amannino@hfacpas.com>, Himanshu Shah <hshah@ptboro.com>
Cc: "McNamara, Pat" <Patricia.McNamara@dca.nj.gov>, "Zapicchi, Tina" <Christine.Zapicchi@dca.nj.gov>
Subject: Borough of Point Pleasant application to the Local Finance Board

Good evening.

I am writing to inform you that Local Finance Board Chair Jacquelyn Suarez is not prepared to support the Borough's request for the presented maturity schedule in the Borough's application to the Board based upon the information provided by the Borough to date. Therefore, this application will be deferred until the additional requested information is provided to the Board. Upon receipt of that information, the Local Finance Board will consider the application at a future meeting.

Please contact me if you have any questions.

Nick Bennett
Deputy Executive Secretary
Local Finance Board

Antoinette Jones

From:	Himanshu Shah
Sent:	Thursday, April 8, 2021 7:47 AM
To:	Frank Pannucci;Jerry Dasti
Subject:	Fwd: Borough of Point Pleasant application to the Local Finance Board

Jerry:

See recommendation from Bob. Please send a legal letter to DLGS on behalf of township.

Himanshu

Sent from my iPhone

Begin forwarded message:

> **From:** "Robert W. Allison" <ballison@hfacpas.com>
> **Date:** April 8, 2021 at 7:20:04 AM EDT
> **To:** Himanshu Shah <hshah@ptboro.com>
> **Subject: Re: Borough of Point Pleasant application to the Local Finance Board**
>
> They are nuts.Have Dasti send a letter saying the loan is with the federal government and is not due until 2023 and there is no requirement to pay earlier. Therefore, the dlgs should be approving your budgets without regard to this issue.
>
> I have said this to Tina but I'm not getting a response.
>
> On Thu, Apr 8, 2021, 6:27 AM Himanshu Shah <hshah@ptboro.com> wrote:
>
> > What is wrong with this people?
> >
> > Himanshu
> >
> > Sent from my iPhone
> >
> > Begin forwarded message:
> >
> > > **From:** "Bennett, Nick" <Nick.Bennett@dca.nj.gov>
> > > **Date:** April 7, 2021 at 10:37:47 PM EDT
> > > **To:** Anthony Mannino <amannino@hfacpas.com>, Himanshu Shah <hshah@ptboro.com>
> > > **Cc:** "McNamara, Pat" <Patricia.McNamara@dca.nj.gov>, "Zapicchi, Tina" <Christine.Zapicchi@dca.nj.gov>
> > > **Subject: Borough of Point Pleasant application to the Local Finance Board**
> > >
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I am writing to inform you that Local Finance Board Chair Jacquelyn Suarez is not prepared to support the Borough's request for the presented maturity schedule in the Borough's application to the Board based upon the information provided by the Borough to date. Therefore, this application will be deferred until the additional requested information is provided to the Board. Upon receipt of that information, the Local Finance Board will consider the application at a future meeting.

Please contact me if you have any questions.

Nick Bennett

Deputy Executive Secretary

Local Finance Board

HF

*****Please Note - Effective 3/1, our Toms River office has closed and consolidated into a new company headquarters conveniently located on the border of Brick/Lakewood, NJ, right off of the 89 exits on the GSP. Our phone numbers have stayed the same.**

Headquarters: 1985 Cedar Bridge Ave, Suite 3 | Lakewood, NJ 08701 | (732) 797-1333
Red Bank Office: 194 East Bergen Place | Red Bank, NJ 07701 | (732) 747-0010
hfacpas.com

Antoinette Jones

From:	Himanshu Shah
Sent:	Thursday, April 8, 2021 9:09 AM
To:	Chris Santiago
Cc:	Sharon Morgan;Frank Pannucci
Subject:	Re: Zoning Board Litigation

Really?

Why?

Where is large increase coming from?

Himanshu

Sent from my iPhone

> On Apr 8, 2021, at 9:03 AM, Chris Santiago <csantiago@ptboro.com> wrote:
>
> Good Morning Sharon,
>
> The board attorney is required to write a letter to the Mayor and Council requesting an increase to his contractual amount to cover the costs for the year as well as the reasoning behind the request. This request would then have to be approved by council through a resolution in order to be increased.
>
> Let me know if you have any questions.
>
> Thank you,
>
> Chris Santiago, CMFO
> (732) 892-3434 ext. 128
>
> ---
>
> **From:** Sharon Morgan <Smorgan@ptboro.com>
> **Sent:** Wednesday, April 7, 2021 10:26 AM
> **To:** Chris Santiago <csantiago@ptboro.com>
> **Cc:** Frank Pannucci <FPannucci@ptboro.com>
> **Subject:** Zoning Board Litigation
>
> Good morning Chris,
>
> The Board of Adjustment has a few potential large litigating suits. As a precautionary measure, it may be in the Boroughs best interest to greatly increase the Board Attorney ligation line item.
>
> Thank you,

Sharon Morgan
Assessing Clerk
Board of Adjustment Secretary
732-892-3447
<image001.png>

Antoinette Jones

From: Himanshu Shah
Sent: Thursday, April 8, 2021 10:08 AM
To: Sharon Morgan
Cc: Chris Santiago;Frank Pannucci
Subject: Re: Zoning Board Litigation

Ok but find me money. We are not raising tax......

Sent from my iPhone

On Apr 8, 2021, at 10:01 AM, Sharon Morgan <Smorgan@ptboro.com> wrote:

Good morning,

I believe Frank is aware of the possible litigation, as it was brought my attention yesterday from the Board Attorney. I am trying to properly prepare so we don't have a deficit in our budget. As we all know, litigation is costly. The current litigation requestion is for $7000.

There is an application before the Board for a proposed commercial project on Rt 88, at this point litigation was mentioned. There are also 3 pending commercial applications that will be controversial as well.

Should have any further questions please let me know.

Sincerely,

Sharon Morgan
Assessing Clerk
Board of Adjustment Secretary
732-892-3447
<image001.png>

From: Himanshu Shah <hshah@ptboro.com>
Sent: Thursday, April 8, 2021 9:09 AM
To: Chris Santiago <csantiago@ptboro.com>
Cc: Sharon Morgan <Smorgan@ptboro.com>; Frank Pannucci <FPannucci@ptboro.com>
Subject: Re: Zoning Board Litigation

Really?

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Himanshu

Sent from my iPhone

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Good Morning Sharon,

The board attorney is required to write a letter to the Mayor and Council requesting an increase to his contractual amount to cover the costs for the year as well as the reasoning behind the request. This request would then have to be approved by council through a resolution in order to be increased.

Let me know if you have any questions.

Thank you,

Chris Santiago, CMFO
(732) 892-3434 ext. 128

From: Sharon Morgan <Smorgan@ptboro.com>
Sent: Wednesday, April 7, 2021 10:26 AM
To: Chris Santiago <csantiago@ptboro.com>
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Subject: Zoning Board Litigation

Good morning Chris,

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Thank you,

Sharon Morgan
Assessing Clerk
Board of Adjustment Secretary
732-892-3447
<image001.png>

Antoinette Jones

From: Himanshu Shah
Sent: Thursday, April 8, 2021 10:11 AM
To: Christine Zapicchi
Subject: Fwd: Refunding Bond Estimated vs FEMA Schedule
Attachments: CDL - Refunding Bond Estimates.xlsx

Is this what Nick is looking for?

They are all Over $40 and some years over $50. Let me know.

It is done based on current assessed value.

Himanshu

Sent from my iPhone

Begin forwarded message:

> **From:** Chris Santiago <csantiago@ptboro.com>
> **Date:** April 8, 2021 at 9:59:18 AM EDT
> **To:** Himanshu Shah <hshah@ptboro.com>
> **Subject: Refunding Bond Estimated vs FEMA Schedule**
>
> Hi Himanshu,
>
> Is this how you wanted it to look? I included the fema schedule that they provided with the tax impact.
>
> Thank You,
>
> Chris Santiago, CMFO
> Borough of Point Pleasant
> 2233 Bridge Avenue
> Point Pleasant, NJ 08742
> (732) 892-3434 ext. 128

Antoinette Jones

From:	Himanshu Shah
Sent:	Thursday, April 8, 2021 10:11 AM
To:	Frank Pannucci
Cc:	Sharon Morgan;Chris Santiago
Subject:	Re: Zoning Board Litigation

Ok

Sent from my iPhone

On Apr 8, 2021, at 10:09 AM, Frank Pannucci <FPannucci@ptboro.com> wrote:

Hi,

We are not amending the budget at this moment, it has already been introduced and waiting on adoption approval from the State. If we have to increase funds in the future, we will cross that bridge when we get to it. Himanshu and I have already discussed it. Please let Sean know, thank you.

Regards,
Frank Pannucci Jr., MPA, QPA
Borough Administrator
Borough of Point Pleasant
732-892-3434 ext. 116 (Office)
732-892-7351 (Fax)
www.ptboro.com

From: Sharon Morgan <Smorgan@ptboro.com>
Sent: Thursday, April 8, 2021 10:01 AM
To: Himanshu Shah <hshah@ptboro.com>; Chris Santiago <csantiago@ptboro.com>
Cc: Frank Pannucci <FPannucci@ptboro.com>
Subject: RE: Zoning Board Litigation

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Should have any further questions please let me know.

Sincerely,

Sharon Morgan
Assessing Clerk
Board of Adjustment Secretary
732-892-3447
<image001.png>

From: Himanshu Shah <hshah@ptboro.com>
Sent: Thursday, April 8, 2021 9:09 AM
To: Chris Santiago <csantiago@ptboro.com>
Cc: Sharon Morgan <Smorgan@ptboro.com>; Frank Pannucci <FPannucci@ptboro.com>
Subject: Re: Zoning Board Litigation

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Sent from my iPhone

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Sharon Morgan
Assessing Clerk
Board of Adjustment Secretary
732-892-3447
<image001.png>

Antoinette Jones

From:	Himanshu Shah
Sent:	Thursday, April 8, 2021 10:49 AM
To:	Nick Bennett
Cc:	Chris Santiago
Subject:	Fwd: Refunding Bond Estimated vs FEMA Schedule
Attachments:	CDL - Refunding Bond Estimates.xlsx

Nick:

Is this what you are looking for and did not get it?

Most years the impact of debt services is over $40 with some years are over $50.

Please advise if you need anything else.

Thanks.

Himanshu

Sent from my iPhone

Begin forwarded message:

> **From:** Chris Santiago <csantiago@ptboro.com>
> **Date:** April 8, 2021 at 9:59:18 AM EDT
> **To:** Himanshu Shah <hshah@ptboro.com>
> **Subject: Refunding Bond Estimated vs FEMA Schedule**
>
> Hi Himanshu,
>
> Is this how you wanted it to look? I included the fema schedule that they provided with the tax impact.
>
> Thank You,
>
> Chris Santiago, CMFO
> Borough of Point Pleasant
> 2233 Bridge Avenue
> Point Pleasant, NJ 08742
> (732) 892-3434 ext. 128

Antoinette Jones

From:	Himanshu Shah
Sent:	Thursday, April 8, 2021 11:39 AM
To:	Bennett, Nick
Cc:	Chris Santiago;McNamara, Pat;Bob Allison
Subject:	Re: Refunding Bond Estimated vs FEMA Schedule

Chris is getting you all information today.

Himanshu

Sent from my iPhone

> On Apr 8, 2021, at 11:26 AM, Bennett, Nick <Nick.Bennett@dca.nj.gov> wrote:
>
> Thank you for your email, Mr. Shah.
>
> There are a number of outstanding questions posed in the attached emails that will prevent the Board from making a thorough review of the application prior to the April meeting date. If the information is timely supplied, the matter may be able to be heard at the May meeting of the LFB.
>
> Nick Bennett
> Deputy Executive Secretary
> Local Finance Board
>
> ---
>
> **From:** Himanshu Shah <hshah@ptboro.com>
> **Sent:** Thursday, April 8, 2021 10:49 AM
> **To:** Bennett, Nick <Nick.Bennett@dca.nj.gov>
> **Cc:** Chris Santiago <csantiago@ptboro.com>
> **Subject:** [EXTERNAL] Fwd: Refunding Bond Estimated vs FEMA Schedule
>
> Nick:
>
> Is this what you are looking for and did not get it?
>
> Most years the impact of debt services is over $40 with some years are over $50.
>
> Please advise if you need anything else.
>
> Thanks.
>
> Himanshu
>
> Sent from my iPhone
>
> Begin forwarded message:

From: Chris Santiago <csantiago@ptboro.com>
Date: April 8, 2021 at 9:59:18 AM EDT
To: Himanshu Shah <hshah@ptboro.com>
Subject: Refunding Bond Estimated vs FEMA Schedule

Hi Himanshu,

Is this how you wanted it to look? I included the fema schedule that they provided with the tax impact.

Thank You,

Chris Santiago, CMFO
Borough of Point Pleasant
2233 Bridge Avenue
Point Pleasant, NJ 08742
(732) 892-3434 ext. 128

<mime-attachment>
<mime-attachment>

Antoinette Jones

From:	Himanshu Shah
Sent:	Thursday, April 8, 2021 12:09 PM
To:	Christine Zapicchi
Subject:	Fwd: Refunding Bond Estimated vs FEMA Schedule
Attachments:	Refunding Bond Estimate.xlsx; Ord 2021-03.pdf; Ord 2021-04.pdf

FYI

All information requested is provided. If we can get on agenda so we can finish budget.

Thanks

Himanshu

Sent from my iPhone

Begin forwarded message:

From: Chris Santiago <csantiago@ptboro.com>
Date: April 8, 2021 at 11:47:17 AM EDT
To: "Bennett, Nick" <Nick.Bennett@dca.nj.gov>, Himanshu Shah <hshah@ptboro.com>
Cc: "McNamara, Pat" <Patricia.McNamara@dca.nj.gov>, Anthony Mannino <amannino@hfacpas.com>
Subject: RE: Refunding Bond Estimated vs FEMA Schedule

1. Please see attached breakdown of the estimated current and water and sewer payments.
2. We are currently in the process of having a rate study prepared to determine whether we will need to increase rates. If we have to pay via the FEMA Amortization Schedule (over the next three years) we will have to.
   a. We increased rates via ordinance on February 24, 2020 Council Meeting.
3. See Attached
4. The physical applications have been mailed to the LFB on March 29th.
5. The COVID-19 Pandemic has caused decreases across our various budget revenues.
6. Introduced Budget is a $31.34 increase on an average assessed home per $100.

7. Since the 2019 LFB Approval we have been navigating through the unprecedented Coronavirus pandemic. With the loss of revenues and the deferral of the 2020 payment to FEMA we have 3 years to pay back this loan which will cause a large increase in the budget appropriations to go along with the revenue loss. Approval of our request would let us extend payments over the next 10 years instead of the next three years.

Thank you,

Chris Santiago, CMFO
(732) 892-3434 ext. 128

From: Bennett, Nick <Nick.Bennett@dca.nj.gov>
Sent: Thursday, April 8, 2021 11:27 AM

To: Himanshu Shah <hshah@ptboro.com>
Cc: Chris Santiago <csantiago@ptboro.com>; McNamara, Pat <Patricia.McNamara@dca.nj.gov>
Subject: RE: Refunding Bond Estimated vs FEMA Schedule

Thank you for your email, Mr. Shah.

There are a number of outstanding questions posed in the attached emails that will prevent the Board from making a thorough review of the application prior to the April meeting date. If the information is timely supplied, the matter may be able to be heard at the May meeting of the LFB.

Nick Bennett
Deputy Executive Secretary
Local Finance Board

From: Himanshu Shah <hshah@ptboro.com>
Sent: Thursday, April 8, 2021 10:49 AM
To: Bennett, Nick <Nick.Bennett@dca.nj.gov>
Cc: Chris Santiago <csantiago@ptboro.com>
Subject: [EXTERNAL] Fwd: Refunding Bond Estimated vs FEMA Schedule

Nick:

Is this what you are looking for and did not get it?

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> **Date:** April 8, 2021 at 9:59:18 AM EDT
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> Thank You,
>
> Chris Santiago, CMFO
> Borough of Point Pleasant
> 2233 Bridge Avenue

Point Pleasant, NJ 08742
(732) 892-3434 ext. 128

Antoinette Jones

From:	Himanshu Shah
Sent:	Thursday, April 8, 2021 12:34 PM
To:	Brett Whitehead
Subject:	Re: Ticket#545370/Point Pleasant Borough/Remote issue -- has been updated

Can't connect

Sent from my iPhone

On Apr 8, 2021, at 12:23 PM, Brett Whitehead <support@quikteks.com> wrote:

--REPLY above this line to respond--
This ticket has been updated by Brett Whitehead

Brett Whitehead BW
4/8/2021 11:29 AM

Hi Himanshu,

I took a look at the SonicWall, it appears there is a Public RDP rule in place for you to access the Boro from your home. The IP Addres/Port you would use to connect are below.

96.82.137.97:1051

Thank you,

-Brett

Summary:

Remote issue

Status:	Waiting Client Response
Ticket #	545370
Company:	Point Pleasant Borough
Contact:	Himanshu Shah
Phone:	(732) 991-4405
Address:	2233 Bridge Ave Point Pleasant, NJ 08742

Discussion

Brett Whitehead BW
4/8/2021 11:29 AM

Hi Himanshu,

I took a look at the SonicWall, it appears there is a Public RDP rule in place for you to access the Boro from your home. The IP Addres/Port you would use to connect are below.

96.82.137.97:1051

Thank you,

-Brett

Dominick Tammaro DT
4/8/2021 11:17 AM

My computer at home has problems and trying RDP to Point. I need the ip and port. I have old one. Please ask tech to email me or text me. Thanks

Antoinette Jones

From: Himanshu Shah
Sent: Thursday, April 8, 2021 12:37 PM
To: Zapicchi, Tina [DCA]
Subject: Re: Refunding Bond Estimated vs FEMA Schedule

Yes. He is not allowing to go to LFB for approval. Need your help to get him to add to agenda.

Sent from my iPhone

On Apr 8, 2021, at 12:21 PM, Zapicchi, Tina [DCA] <Christine.Zapicchi@dca.nj.gov> wrote:

Did you send this to Nick?

From: Himanshu Shah <hshah@ptboro.com>
Sent: Thursday, April 8, 2021 12:09 PM
To: Zapicchi, Tina [DCA] <Christine.Zapicchi@dca.nj.gov>
Subject: [EXTERNAL] Fwd: Refunding Bond Estimated vs FEMA Schedule

FYI

All information requested is provided. If we can get on agenda so we can finish budget.

Thanks

Himanshu

Sent from my iPhone

Begin forwarded message:

From: Chris Santiago <csantiago@ptboro.com>
Date: April 8, 2021 at 11:47:17 AM EDT
To: "Bennett, Nick" <Nick.Bennett@dca.nj.gov>, Himanshu Shah <hshah@ptboro.com>
Cc: "McNamara, Pat" <Patricia.McNamara@dca.nj.gov>, Anthony Mannino <amannino@hfacpas.com>
Subject: RE: Refunding Bond Estimated vs FEMA Schedule

1. Please see attached breakdown of the estimated current and water and sewer payments.
2. We are currently in the process of having a rate study prepared to determine whether we will need to increase rates. If we have to pay via the FEMA Amortization Schedule (over the next three years) we will have to.
   a. We increased rates via ordinance on February 24, 2020 Council Meeting.
3. See Attached

4. The physical applications have been mailed to the LFB on March 29th.
5. The COVID-19 Pandemic has caused decreases across our various budget revenues.
6. Introduced Budget is a $31.34 increase on an average assessed home per $100.

7. Since the 2019 LFB Approval we have been navigating through the unprecedented Coronavirus pandemic. With the loss of revenues and the deferral of the 2020 payment to FEMA we have 3 years to pay back this loan which will cause a large increase in the budget appropriations to go along with the revenue loss. Approval of our request would let us extend payments over the next 10 years instead of the next three years.

Thank you,

Chris Santiago, CMFO
(732) 892-3434 ext. 128

From: Bennett, Nick <Nick.Bennett@dca.nj.gov>
Sent: Thursday, April 8, 2021 11:27 AM
To: Himanshu Shah <hshah@ptboro.com>
Cc: Chris Santiago <csantiago@ptboro.com>; McNamara, Pat <Patricia.McNamara@dca.nj.gov>
Subject: RE: Refunding Bond Estimated vs FEMA Schedule

Thank you for your email, Mr. Shah.

There are a number of outstanding questions posed in the attached emails that will prevent the Board from making a thorough review of the application prior to the April meeting date. If the information is timely supplied, the matter may be able to be heard at the May meeting of the LFB.

Nick Bennett
Deputy Executive Secretary
Local Finance Board

From: Himanshu Shah <hshah@ptboro.com>
Sent: Thursday, April 8, 2021 10:49 AM
To: Bennett, Nick <Nick.Bennett@dca.nj.gov>
Cc: Chris Santiago <csantiago@ptboro.com>
Subject: [EXTERNAL] Fwd: Refunding Bond Estimated vs FEMA Schedule

Nick:

Is this what you are looking for and did not get it?

Most years the impact of debt services is over $40 with some years are over $50.

Please advise if you need anything else.

Thanks.

Himanshu

Sent from my iPhone

Begin forwarded message:

From: Chris Santiago <csantiago@ptboro.com>
Date: April 8, 2021 at 9:59:18 AM EDT
To: Himanshu Shah <hshah@ptboro.com>
Subject: Refunding Bond Estimated vs FEMA Schedule

Hi Himanshu,

Is this how you wanted it to look? I included the fema schedule that they provided with the tax impact.

Thank You,

Chris Santiago, CMFO
Borough of Point Pleasant
2233 Bridge Avenue
Point Pleasant, NJ 08742
(732) 892-3434 ext. 128

Antoinette Jones

From:	Himanshu Shah
Sent:	Thursday, April 8, 2021 12:53 PM
To:	Brett Whitehead
Subject:	Re: Ticket#545370/Point Pleasant Borough/Remote issue -- has been updated

No VPN. I am using DUO.

No internet provider changed.

My home desktop Computer changed because my hard drive crashed.

Sent from my iPhone

On Apr 8, 2021, at 12:43 PM, Brett Whitehead <support@quikteks.com> wrote:

--REPLY above this line to respond--
This ticket has been updated by Brett Whitehead

Brett Whitehead BW
4/8/2021 12:37 PM

Yeah it looks like you have a dynamic dns entry setup for your home public ip address, that is how you're directly connecting via the information I gave you.

Did you change internet providers by chance? The other option is to use the VPN to connect to the Boro internal network. If you would like to schedule a call for us to troubleshoot further please let us know.

Thank you,

-Brett

Summary:

Remote issue

Status:	Waiting Client Response
Ticket #	545370
Company:	Point Pleasant Borough
Contact:	Himanshu Shah
Phone:	(732) 991-4405
Address:	2233 Bridge Ave Point Pleasant, NJ 08742

Discussion

Brett Whitehead BW
4/8/2021 12:37 PM

Yeah it looks like you have a dynamic dns entry setup for your home public ip address, that is how you're directly connecting via the information I gave you.

Did you change internet providers by chance? The other option is to use the VPN to connect to the Boro internal network. If you would like to schedule a call for us to troubleshoot further please let us know.

Thank you,

-Brett

Himanshu Shah HS
4/8/2021 12:34 PM

Can't connect

Sent from my iPhone

On Apr 8, 2021, at 12:23 PM, Brett Whitehead <support@quikteks.com> wrote:

Brett Whitehead BW
4/8/2021 11:29 AM

Hi Himanshu,

I took a look at the SonicWall, it appears there is a Public RDP rule in place for you to access the Boro from your home. The IP Addres/Port you would use to connect are below.

96.82.137.97:1051

Thank you,

-Brett

Dominick Tammaro DT
4/8/2021 11:17 AM

My computer at home has problems and trying RDP to Point. I need the ip and port. I have old one. Please ask tech to email me or text me. Thanks

Antoinette Jones

From: Himanshu Shah
Sent: Thursday, April 8, 2021 1:42 PM
To: Chris Santiago
Cc: Frank Pannucci
Subject: Remote access setup service
Attachments: invoice ddns.pdf

Please process reimbursement.

I needed to add service to be able to keep rdp session active.

Himanshu

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 9, 2021 8:27 AM
To: Moody's Public Finance - Local Govt Team;Carley, Nathan
Cc: Prince, Orlie;Chris Santiago;Frank Pannucci;Bob Allison
Subject: Re: Moody's Annual Issuer Comment: Request for Contact Information for Borough of Point Pleasant, NJ - Moody's ID: 800031038 - (Email 1 of 3)

Nathan:

We are looking forward to provide all information.

Thanks

Himanshu

Sent from my iPhone

On Apr 9, 2021, at 1:44 AM, Carley, Nathan <Nathan.Carley@moodys.com> wrote:

Dear Himanshu,

We are contacting you as part of Moody's annual Issuer Comment Report program. Our Issuer Comment Report provides investors with current economic and financial information. Additionally, the report will help keep you informed of the key metrics which underpin your credit profile.

This is the first of three emails that you will receive over the next several weeks.

1. ***Request for Contact Information** (see below for instructions)
2. **Request Research Review and Feedback:** An analyst on our team will contact you before we publish the Issuer Comment Report requesting that you review the confidential draft report and provide any necessary feedback regarding any errors or inadvertent inclusion of non-public information; while the draft is confidential, you are welcome to share it with your financial advisor
3. **Notification of Final Version:** We will send you the final, published version of Moody's Annual Issuer Comment Report

***Request for Contact Information**

Via this email, we request verification of the contact information for the individual who can review our research related to your organization for factual inaccuracies or the inadvertent inclusion of non-public information. If you are the correct contact, please respond to this email confirming or updating the contact information below

If you are NOT the correct contact, please respond to this email with the correct contact information in the table below

First Name	Himanshu
Last Name	Shah
Title	Chief Financial Officer
Primary Email Address	hshah@ptboro.com

We look forward to working with you on the Issuer Comment Report.

For questions or comments about this email or your contact information details, please contact:
Gracy R at Gracy.R@moodys.com

For questions or comments regarding your Issuer Comment Report, please contact:
Nathan Carley, 312-706-9958, or Nathan.Carley@moodys.com

Best regards,

Nathan Carley
Analyst

Gracy R
Research Associate

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 9, 2021 3:07 PM
To: Jerry Dasti;Mayor Sabosik;Frank Pannucci
Subject: Fwd:

Sent from my iPhone

Begin forwarded message:

> **From:** "Robert W. Allison" <ballison@hfacpas.com>
> **Date:** April 8, 2021 at 10:05:03 AM EDT
> **To:** Frank Pannucci <FPannucci@ptboro.com>
> **Cc:** Chris Santiago <csantiago@ptboro.com>, Himanshu Shah <hshah@ptboro.com>
> **Subject: Re:**
>
> The maturity schedule was established by the DLGS,FEMA does not require it,It is not legally binding.Unfortunately the town did agree to it at the time,I suppose.
>
> Robert W. Allison
> HOLMAN FRENIA ALLISON, P.C.
> President
>
> On Thu, Apr 8, 2021 at 9:32 AM Frank Pannucci <FPannucci@ptboro.com> wrote:
>
> > The payment isn't due until 2023 under the new extension, but State has nothing from FEMA about changing the maturity requirement they said to H. Do we have that schedule we can send to her?
> >
> > Regards,
> >
> > Frank Pannucci Jr., MPA, QPA
> >
> > Borough Administrator
> >
> > Borough of Point Pleasant
> >
> > 732-892-3434 ext. 116 (Office)
> >
> > 732-892-7351 (Fax)

www.ptboro.com

***Please Note - Effective 3/1, our Toms River office has closed and consolidated into a new company headquarters conveniently located on the border of Brick/Lakewood, NJ, right off of the 89 exits on the GSP. Our phone numbers have stayed the same.**

Headquarters: 1985 Cedar Bridge Ave, Suite 3 | Lakewood, NJ 08701 | (732) 797-1333
Red Bank Office: 194 East Bergen Place | Red Bank, NJ 07701 | (732) 747-0010
hfacpas.com

AN INDEPENDENT MEMBER OF BDO ALLIANCE USA

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 9, 2021 9:32 AM
To: Nicole Crawford
Cc: Frank Pannucci;ballison@hfacpas.com
Subject: Re: Point Pleasant - Local Finance Board Approval for 2021 Municipal Budget / GL-30204

Hold off sending as Mayor is calling for assistance.

Bob: Tina indicated that FEMA send new amortization that has annual payment plan even though it is not fully due until 2023.

Himanshu

Sent from my iPhone

On Apr 9, 2021, at 9:19 AM, Nicole Crawford <ncrawford@dmmlawfirm.com> wrote:

Good Morning,

Please see attached. Thank you.

Nicole Crawford **(Ext. 265)**
Administrative Assistant to:
Jerry J. Dasti, Esquire
ncrawford@dmmlawfirm.com
jdasti@dmmlawfirm.com

<image001.png>
DASTI, MURPHY, McGUCKIN, ULAKY, KOUTSOURIS & CONNORS
620 West Lacey Road
Forked River, NJ 08731
(609) 971-1010 | (609) 971-7093 (Fax) | (609) 971-6176 (Real Estate Fax)
(732) 349-2446 | (732) 349-1590 (Fax)
(732-295-3000

506 Hooper Avenue
Toms River, New Jersey 08753

<image002.png>
<image003.png>
@dmmlawfirm
www.dmmlawfirm.com
forkedriver@dmmlawfirm.com

The highest compliment our clients can give us is to refer us to your friends and family. Please don't keep us a secret.

IMPORTANT NOTICE: The information contained in this email is intended for the personal and confidential use of the designated recipient named above. This message is intended for the recipient only. If the reader of this message is not an intended recipient, you are hereby notified that you have received this communication in error and that any review, distribution or copying of this message is prohibited. If you received this communication in error, please notify the sender. Thank you.

<Shah 4-9-21.pdf>

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 9, 2021 11:40 AM
To: Kennedy, Robert (DCA)
Cc: Chris Santiago
Subject: Re: Hospital Bill

Thanks

Sent from my iPhone

On Apr 9, 2021, at 11:38 AM, Kennedy, Robert (DCA) <Robert.Kennedy@dca.nj.gov> wrote:

Chris, so my piece of the 2021 review & DLGS approved , as of date Budget Amendment is complete. Final Division budget adoption approval, **is Pending the LFB** meeting outcome.

Thank you,

Robert Kennedy, CMFO, Auditor
Department of Community Affairs
Division of Local Government Services
Bureau of Financial & Authority Regulations
101 S. Broad St.
P.O. Box 800
Trenton, NJ 08625
Email: Robert.Kennedy@dca.nj.gov
Phone- **temp-office (no voicemail) 609- 292-3245**
Fax (6090 984-7388

From: Chris Santiago <csantiago@ptboro.com>
Sent: Friday, April 9, 2021 10:37 AM
To: Kennedy, Robert (DCA) <Robert.Kennedy@dca.nj.gov>
Subject: [EXTERNAL] FW: Hospital Bill

Hi Bob,

The e-mail comes from the secretary so I had Susan print her name and add her title to the agreement.

Thank you,

Chris Santiago, CMFO
(732) 892-3434 ext. 128

From: Ali, Farhan <FAli@mccarter.com>
Sent: Friday, April 9, 2021 10:34 AM
To: Chris Santiago <csantiago@ptboro.com>; Feeney, Susan <SFeeney@McCarter.com>
Cc: Tax Assessor <taxassessor@ptboro.com>; Jennifer Burr <jburr@ptboro.com>
Subject: RE: Hospital Bill

Thank you, Chris. No inconvenience at all. Please find the revised executed document attached.

Best,

<image001.png>

Farhan Ali | Partner
McCarter & English, LLP
Four Gateway Center, 100 Mulberry Street | Newark, NJ 07102

fali@mccarter.com | www.mccarter.com | V-Card
T 973.849.4266 M 551.697.5161

Boston | Hartford | Stamford | New York | Newark | East Brunswick | Philadelphia | Wilmington | Washington, DC

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 9, 2021 1:01 PM
To: Creinin, Benjamin;Castro, Martha
Cc: Frank Pannucci;Chris Santiago;Matthew Holman;Mayor Sabosik
Subject: RE: FEMA CDL Payment

Hi Benjamin/Martha:

We have not received your response to our request for extension and State is holding us up for the adoption of budget. Please advise the approval of the extension greatly appreciated. Due to impact of Covid we have lost significant revenue and trying not to raise taxes to the taxpayer.

Thanks.

Himanshu

From: Chris Santiago <csantiago@ptboro.com>
Sent: Wednesday, December 30, 2020 1:45 PM
To: Creinin, Benjamin <benjamin.creinin@fema.dhs.gov>; Castro, Martha <martha.castro@fema.dhs.gov>
Cc: Himanshu Shah <hshah@ptboro.com>; Frank Pannucci <FPannucci@ptboro.com>; Matthew Holman <mholman@hfacpas.com>; Mayor Sabosik <MayorSabosik@ptboro.com>
Subject: RE: FEMA CDL Payment

Good Afternoon Ben,

Please see the attached letter requesting an extension of our CDL Payments.

Please let me know if you have any questions.

Thank you,

Chris Santiago, CMFO
(732) 892-3434 ext. 128

From: Creinin, Benjamin <benjamin.creinin@fema.dhs.gov>
Sent: Friday, December 18, 2020 5:06 PM
To: Chris Santiago <csantiago@ptboro.com>; Castro, Martha <martha.castro@fema.dhs.gov>
Cc: Himanshu Shah <hshah@ptboro.com>; Frank Pannucci <FPannucci@ptboro.com>; Matthew Holman <mholman@hfacpas.com>
Subject: RE: FEMA CDL Payment

Good Evening,
We understand your concern, especially with the circumstances that we all are under regarding the COVID pandemic.

If you can send us a letter that states which of the payments you expect to miss due to these circumstance then we can re-evaluate for a potential further extension, within a year of your loan maturity date.

Please let us know if you have any questions.

Thanks,
Ben

Ben Creinin
Supervisory Program Manager | Field CORE/IM CORE Program
Public Assistance Division | Cadre Management
FEMA | DHS
202-374-0431

From: Chris Santiago <csantiago@ptboro.com>
Sent: Thursday, December 10, 2020 4:18 PM
To: Castro, Martha <martha.castro@fema.dhs.gov>; Creinin, Benjamin <benjamin.creinin@fema.dhs.gov>
Cc: Himanshu Shah <hshah@ptboro.com>; Frank Pannucci <FPannucci@ptboro.com>; Matthew Holman <mholman@hfacpas.com>
Subject: FEMA CDL Payment

Hi,

With the current state of the Pandemic, we are finding that the annual CDL Payment is putting a very heavy burden on our 2021 Budget and in doing so putting the burden on the Borough Tax Payers.

We realize that under the below section of the Loan Agreement, that when extenuating circumstances exist and the CDL Recipient demonstrates an inability to repay the loan within the initial 10 years, we can reach an agreement on an additional time frame to repay the loan.

44 CFR § 206.361 - Loan program.

.... .

(e) *Term of loan.* The term of the loan is 5 years, unless otherwise extended by the Assistant Administrator for the Disaster Assistance Directorate. The Assistant Administrator for the Disaster Assistance Directorate may consider requests for an extensions of loans based on the local government's financial condition. The total term of any loan under section 417(a) normally may not exceed 10 years from the date the Promissory Note was executed. However, when extenuating circumstances exist and the Community Disaster Loan recipient demonstrates an inability to repay the loan within the initial 10 years, but agrees to repay such loan over an extended period of time, additional time may be provided for loan repayment. (See § 206.367(c).)

Please advise on how we can go about the process of seeking an extension of the loan repayment.

Thank You,

Chris Santiago, CMFO
Borough of Point Pleasant
2233 Bridge Avenue
Point Pleasant, NJ 08742
(732) 892-3434 ext. 128

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 9, 2021 3:05 PM
To: Jerry Dasti;Mayor Sabosik;Frank Pannucci
Subject: Fwd: Hospital Bill

Sent from my iPhone

Begin forwarded message:

> **From:** Himanshu Shah <hshah@ptboro.com>
> **Date:** April 9, 2021 at 11:40:07 AM EDT
> **To:** "Kennedy, Robert (DCA)" <Robert.Kennedy@dca.nj.gov>
> **Cc:** Chris Santiago <csantiago@ptboro.com>
> **Subject: Re: Hospital Bill**
>
> Thanks
>
> Sent from my iPhone
>
>> On Apr 9, 2021, at 11:38 AM, Kennedy, Robert (DCA) <Robert.Kennedy@dca.nj.gov> wrote:
>>
>> Chris, so my piece of the 2021 review & DLGS approved , as of date Budget Amendment is complete.   Final Division budget adoption approval, **is Pending the LFB** meeting outcome.
>>
>> Thank you,
>>
>> Robert Kennedy, CMFO, Auditor
>> Department of Community Affairs
>> Division of Local Government Services
>> Bureau of Financial & Authority Regulations
>> 101 S. Broad St.
>> P.O. Box 800
>> Trenton, NJ 08625
>> Email: Robert.Kennedy@dca.nj.gov
>> Phone- **temp-office (no voicemail) 609- 292-3245**
>> Fax (6090 984-7388
>>
>> ---
>>
>> **From:** Chris Santiago <csantiago@ptboro.com>
>> **Sent:** Friday, April 9, 2021 10:37 AM

To: Kennedy, Robert (DCA) <Robert.Kennedy@dca.nj.gov>
Subject: [EXTERNAL] FW: Hospital Bill

Hi Bob,

The e-mail comes from the secretary so I had Susan print her name and add her title to the agreement.

Thank you,

Chris Santiago, CMFO
(732) 892-3434 ext. 128

From: Ali, Farhan <FAli@mccarter.com>
Sent: Friday, April 9, 2021 10:34 AM
To: Chris Santiago <csantiago@ptboro.com>; Feeney, Susan <SFeeney@McCarter.com>
Cc: Tax Assessor <taxassessor@ptboro.com>; Jennifer Burr <jburr@ptboro.com>
Subject: RE: Hospital Bill

Thank you, Chris. No inconvenience at all. Please find the revised executed document attached.

Best,

<image001.png>

Farhan Ali | Partner
McCarter & English, LLP
Four Gateway Center, 100 Mulberry Street | Newark, NJ 07102

fali@mccarter.com | www.mccarter.com | V-Card
T 973.849.4266 M 551.697.5161

Boston | Hartford | Stamford | New York | Newark | East Brunswick | Philadelphia | Wilmington | Washington, DC

Antoinette Jones

From:	Himanshu Shah
Sent:	Friday, April 9, 2021 3:06 PM
To:	Jerry Dasti;Mayor Sabosik;Frank Pannucci
Subject:	Fwd: Refunding Bond Estimated vs FEMA Schedule
Attachments:	RE: Borough of Point Pleasant application to the Local Finance Board; Borough of Point Pleasant application to the Local Finance Board

Sent from my iPhone

Begin forwarded message:

> **From:** "Bennett, Nick" <Nick.Bennett@dca.nj.gov>
> **Date:** April 8, 2021 at 11:26:52 AM EDT
> **To:** Himanshu Shah <hshah@ptboro.com>
> **Cc:** Chris Santiago <csantiago@ptboro.com>, "McNamara, Pat" <Patricia.McNamara@dca.nj.gov>
> **Subject: RE: Refunding Bond Estimated vs FEMA Schedule**
>
> Thank you for your email, Mr. Shah.
>
> There are a number of outstanding questions posed in the attached emails that will prevent the Board from making a thorough review of the application prior to the April meeting date. If the information is timely supplied, the matter may be able to be heard at the May meeting of the LFB.
>
> Nick Bennett
> Deputy Executive Secretary
> Local Finance Board
>
> ---
>
> **From:** Himanshu Shah <hshah@ptboro.com>
> **Sent:** Thursday, April 8, 2021 10:49 AM
> **To:** Bennett, Nick <Nick.Bennett@dca.nj.gov>
> **Cc:** Chris Santiago <csantiago@ptboro.com>
> **Subject:** [EXTERNAL] Fwd: Refunding Bond Estimated vs FEMA Schedule
>
> Nick:
>
> Is this what you are looking for and did not get it?
>
> Most years the impact of debt services is over $40 with some years are over $50.
>
> Please advise if you need anything else.
>
> Thanks.
>
> Himanshu

Sent from my iPhone

Begin forwarded message:

From: Chris Santiago <csantiago@ptboro.com>
Date: April 8, 2021 at 9:59:18 AM EDT
To: Himanshu Shah <hshah@ptboro.com>
Subject: Refunding Bond Estimated vs FEMA Schedule

Hi Himanshu,

Is this how you wanted it to look? I included the fema schedule that they provided with the tax impact.

Thank You,

Chris Santiago, CMFO
Borough of Point Pleasant
2233 Bridge Avenue
Point Pleasant, NJ 08742
(732) 892-3434 ext. 128

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 9, 2021 3:09 PM
To: Jerry Dasti;Mayor Sabosik;Frank Pannucci
Subject: Fwd: Automatic reply: FEMA CDL Payment

Sent from my iPhone

Begin forwarded message:

> **From:** "Castro, Martha" <martha.castro@fema.dhs.gov>
> **Date:** April 9, 2021 at 1:01:41 PM EDT
> **To:** Himanshu Shah <hshah@ptboro.com>
> **Subject: Automatic reply: FEMA CDL Payment**
>
> ***This is an automated message.***
>
> Thank you for your email. I will be out of the office with limited access to email on April 9, 2020. I will answer as soon as I get a chance to address your message.
>
> Thank you for your patience. Have a great weekend.
>
> Martha Castro
> Community Disaster Loan Program Manager
> & Field DCC Supervisory Program Manager
> Public Assistance Division
> Recovery Directorate

Antoinette Jones

From: Himanshu Shah
Sent: Tuesday, April 13, 2021 9:38 AM
To: Chris Santiago
Subject: Re: check preview

Subject to all tax. No debate. They can claim on their tax return.

Himanshu

Sent from my iPhone

On Apr 13, 2021, at 9:14 AM, Chris Santiago <csantiago@ptboro.com> wrote:

Hi Himanshu,

See below from [redacted]. Is this something we do so the Borough is not liable if they owe taxes? Just making sure I respond with the proper information.

Thank you,

Chris Santiago, CMFO
(732) 892-3434 ext. 128

From: [redacted]
Sent: Tuesday, April 13, 2021 8:43 AM
To: Tiffany English <tenglish@ptboro.com>; Tiffany English <tenglish@ptboro.com>
Cc: Chris Santiago <csantiago@ptboro.com>
Subject: RE: check preview

When [redacted] received his payout, only State & Federal was taken out od the check - that's why we're asking

Sent from the all new AOL app for Android

On Tue, Apr 13, 2021 at 7:55 AM, Tiffany English
<tenglish@ptboro.com> wrote:

Hey [redacted],

No problem, the Sick/Vacation Time payout is considered earned wages, so they are subject to Social Security, Medicare, and State sui/sdi taxes.

Thanks,

Tiffany

From: [redacted]
Sent: Monday, April 12, 2021 4:51 PM
To: Tiffany English <tenglish@ptboro.com>
Subject: Re: check preview

Sorry a follow up - just trying to understand additional deductions as it's not a paycheck bc I'm no longer an employee but a payout of accumulated sick & vacation time which should only be State & Federal taxes right?

Thanks for a response

[redacted]

Sent from the all new AOL app for Android

On Fri, Apr 9, 2021 at 12:51 PM, Tiffany English

<tenglish@ptboro.com> wrote:

[redacted]

Attached is the preview of your payout check. The federal tax is already at the minimum 22% so it can only be adjusted to be higher if needed. The state tax can be adjusted lower/higher if needed. Let me know the latest by early Tuesday the 13th is you wanted any adjustments.

Thanks,

Tiffany

Antoinette Jones

From: Himanshu Shah
Sent: Tuesday, April 13, 2021 6:25 PM
To: Castro, Martha
Cc: Chris Santiago;Creinin, Benjamin;Frank Pannucci;Matthew Holman;Mayor Sabosik
Subject: Re: FEMA CDL Payment

Why we are required to pay during this hardship of pandemic? We have 5 years extension but why we can't skip this year installment? May be We will pay all from stimulus next year May be congress will forgive it. Regardless we want to skip this year rather than hitting taxpayers with increase during this difficult time.

Mayor: please reach out to congress and senator as this is real travesty to force taxpayers an increase. May be they can explain to taxpayer.

Himanshu

Sent from my iPhone

> On Apr 13, 2021, at 5:57 PM, Castro, Martha <martha.castro@fema.dhs.gov> wrote:
>
> Hello Chris,
>
> We already granted the Borough a 5-year extension to your 5-year CDL, for a total of 10 years. Spoke with Frank Pannucci earlier and explained why we cannot process your second request for a 10-year extension at this time. Please check with him on the matters discussed related to this request.
>
> Note that such a request can only be received 12 months prior to the maturity date of your loan, and after you've satisfied the conditions established in the Regulations for this second request for extension to repay your loan.
>
> I will be sending several documents tomorrow per the conversation held with Mr. Pannucci today.
>
> All the best,
>
> ---
>
> **Martha M. Castro**
> **Community Disaster Loan (CDL) Program Manager**
> **& Direct Charge CORE (DCC) Supervisory Program Manager**
> *Field Operations Support Branch*
> HQ Office 202.212.5761
> Mobile 202.701.4023
>
> <image001.jpg>
>
> *Federal Emergency Management Agency*
> **U.S. Department of Homeland Security**

500 C Street SW
Mail Stop #3163
Washington, DC 20472
www.fema.gov
FEMA CDL Website

From: Chris Santiago <csantiago@ptboro.com>
Sent: Tuesday, April 13, 2021 12:46 PM
To: Himanshu Shah <hshah@ptboro.com>; Creinin, Benjamin <benjamin.creinin@fema.dhs.gov>; Castro, Martha <martha.castro@fema.dhs.gov>
Cc: Frank Pannucci <FPannucci@ptboro.com>; Matthew Holman <mholman@hfacpas.com>; Mayor Sabosik <MayorSabosik@ptboro.com>
Subject: RE: FEMA CDL Payment

Hi Ben/Martha,

I was wondering if there was any update regarding the extension request?

Thank you,

Chris Santiago, CMFO
(732) 892-3434 ext. 128

From: Himanshu Shah <hshah@ptboro.com>
Sent: Friday, April 9, 2021 1:01 PM
To: Creinin, Benjamin <benjamin.creinin@fema.dhs.gov>; Castro, Martha <martha.castro@fema.dhs.gov>
Cc: Frank Pannucci <FPannucci@ptboro.com>; Chris Santiago <csantiago@ptboro.com>; Matthew Holman <mholman@hfacpas.com>; Mayor Sabosik <MayorSabosik@ptboro.com>
Subject: RE: FEMA CDL Payment

Hi Benjamin/Martha:

We have not received your response to our request for extension and State is holding us up for the adoption of budget. Please advise the approval of the extension greatly appreciated. Due to impact of Covid we have lost significant revenue and trying not to raise taxes to the taxpayer.

Thanks.

Himanshu

From: Chris Santiago <csantiago@ptboro.com>
Sent: Wednesday, December 30, 2020 1:45 PM
To: Creinin, Benjamin <benjamin.creinin@fema.dhs.gov>; Castro, Martha <martha.castro@fema.dhs.gov>
Cc: Himanshu Shah <hshah@ptboro.com>; Frank Pannucci <FPannucci@ptboro.com>; Matthew Holman <mholman@hfacpas.com>; Mayor Sabosik <MayorSabosik@ptboro.com>
Subject: RE: FEMA CDL Payment

Good Afternoon Ben,

Please see the attached letter requesting an extension of our CDL Payments.

Please let me know if you have any questions.

Thank you,

Chris Santiago, CMFO
(732) 892-3434 ext. 128

From: Creinin, Benjamin <benjamin.creinin@fema.dhs.gov>
Sent: Friday, December 18, 2020 5:06 PM
To: Chris Santiago <csantiago@ptboro.com>; Castro, Martha <martha.castro@fema.dhs.gov>
Cc: Himanshu Shah <hshah@ptboro.com>; Frank Pannucci <FPannucci@ptboro.com>; Matthew Holman <mholman@hfacpas.com>
Subject: RE: FEMA CDL Payment

Good Evening,
We understand your concern, especially with the circumstances that we all are under regarding the COVID pandemic.

If you can send us a letter that states which of the payments you expect to miss due to these circumstance then we can re-evaluate for a potential further extension, within a year of your loan maturity date.

Please let us know if you have any questions.

Thanks,
Ben

Ben Creinin
Supervisory Program Manager | Field CORE/IM CORE Program
Public Assistance Division | Cadre Management
FEMA | DHS
202-374-0431

From: Chris Santiago <csantiago@ptboro.com>
Sent: Thursday, December 10, 2020 4:18 PM
To: Castro, Martha <martha.castro@fema.dhs.gov>; Creinin, Benjamin <benjamin.creinin@fema.dhs.gov>
Cc: Himanshu Shah <hshah@ptboro.com>; Frank Pannucci <FPannucci@ptboro.com>; Matthew Holman <mholman@hfacpas.com>
Subject: FEMA CDL Payment

Hi,

With the current state of the Pandemic, we are finding that the annual CDL Payment is putting a very heavy burden on our 2021 Budget and in doing so putting the burden on the Borough Tax Payers.

We realize that under the below section of the Loan Agreement, that when extenuating circumstances exist and the CDL Recipient demonstrates an inability to repay the loan within the initial 10 years, we can reach an agreement on an additional time frame to repay the loan.

44 CFR § 206.361 - Loan program.

... .

(e) *Term of loan.* The term of the loan is 5 years, unless otherwise extended by the Assistant Administrator for the Disaster Assistance Directorate. The Assistant Administrator for the Disaster Assistance Directorate may consider requests for an extensions of loans based on the local government's financial condition. The total term of any loan under section 417(a) normally may not exceed 10 years from the date the Promissory Note was executed. However, when extenuating circumstances exist and the Community Disaster Loan recipient demonstrates an inability to repay the loan within the initial 10 years, but agrees to repay such loan over an extended period of time, additional time may be provided for loan repayment. (See § 206.367(c).)

Please advise on how we can go about the process of seeking an extension of the loan repayment.

Thank You,

Chris Santiago, CMFO
Borough of Point Pleasant
2233 Bridge Avenue
Point Pleasant, NJ 08742
(732) 892-3434 ext. 128

Antoinette Jones

From: Himanshu Shah
Sent: Tuesday, April 13, 2021 6:46 PM
To: Frank Pannucci;Chris Santiago
Cc: Castro, Martha;Creinin, Benjamin;Matthew Holman;Mayor Sabosik
Subject: Re: FEMA CDL Payment

Frank/Chris

Please send

Sent from my iPhone

On Apr 13, 2021, at 6:41 PM, Castro, Martha <martha.castro@fema.dhs.gov> wrote:

Hello Himanshu,

The Borough can make a request to skip this year's payment just like they did for the first payment scheduled for August 13, 2020. Is the expectation to change the repayment frequency your Borough selected from yearly to lump sum or to continue with yearly payments starting in 2022? Your request should specify those items as well as date of payment(s). We would build an updated amortization schedule if we agree with the request. The letter we received from the Borough is not to skip this year but rather to be afforded another 10-year extension, which is what is addressed below.

All the best,

Martha M. Castro
Community Disaster Loan (CDL) Program Manager
& Direct Charge CORE (DCC) Supervisory Program Manager
Field Operations Support Branch
Mobile 202.701.4023

<image001.jpg>

Federal Emergency Management Agency
www.fema.gov
FEMA CDL Website

From: Himanshu Shah <hshah@ptboro.com>
Sent: Tuesday, April 13, 2021 6:25 PM
To: Castro, Martha <martha.castro@fema.dhs.gov>
Cc: Chris Santiago <csantiago@ptboro.com>; Creinin, Benjamin <benjamin.creinin@fema.dhs.gov>; Frank Pannucci <FPannucci@ptboro.com>; Matthew Holman <mholman@hfacpas.com>; Mayor Sabosik <MayorSabosik@ptboro.com>
Subject: Re: FEMA CDL Payment

Why we are required to pay during this hardship of pandemic? We have 5 years extension but why we can't skip this year installment? May be We will pay all from stimulus next year May be congress will forgive it. Regardless we want to skip this year rather than hitting taxpayers with increase during this difficult time.

Mayor: please reach out to congress and senator as this is real travesty to force taxpayers an increase. May be they can explain to taxpayer.

Himanshu

Sent from my iPhone

On Apr 13, 2021, at 5:57 PM, Castro, Martha <martha.castro@fema.dhs.gov> wrote:

Hello Chris,

We already granted the Borough a 5-year extension to your 5-year CDL, for a total of 10 years. Spoke with Frank Pannucci earlier and explained why we cannot process your second request for a 10-year extension at this time. Please check with him on the matters discussed related to this request.

Note that such a request can only be received 12 months prior to the maturity date of your loan, and after you've satisfied the conditions established in the Regulations for this second request for extension to repay your loan.

I will be sending several documents tomorrow per the conversation held with Mr. Pannucci today.

All the best,

Martha M. Castro
Community Disaster Loan (CDL) Program Manager
& Direct Charge CORE (DCC) Supervisory Program Manager
Field Operations Support Branch
HQ Office 202.212.5761
Mobile 202.701.4023

<image001.jpg>

Federal Emergency Management Agency
U.S. Department of Homeland Security
500 C Street SW
Mail Stop #3163
Washington, DC 20472
www.fema.gov
FEMA CDL Website

From: Chris Santiago <csantiago@ptboro.com>
Sent: Tuesday, April 13, 2021 12:46 PM
To: Himanshu Shah <hshah@ptboro.com>; Creinin, Benjamin <benjamin.creinin@fema.dhs.gov>; Castro, Martha <martha.castro@fema.dhs.gov>
Cc: Frank Pannucci <FPannucci@ptboro.com>; Matthew Holman <mholman@hfacpas.com>; Mayor Sabosik <MayorSabosik@ptboro.com>
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(732) 892-3434 ext. 128

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Subject: RE: FEMA CDL Payment

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Thanks,
Ben

Ben Creinin
Supervisory Program Manager | Field CORE/IM CORE Program
Public Assistance Division | Cadre Management
FEMA | DHS
202-374-0431

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To: Castro, Martha <martha.castro@fema.dhs.gov>; Creinin, Benjamin <benjamin.creinin@fema.dhs.gov>
Cc: Himanshu Shah <hshah@ptboro.com>; Frank Pannucci <FPannucci@ptboro.com>; Matthew Holman <mholman@hfacpas.com>
Subject: FEMA CDL Payment

Hi,

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We realize that under the below section of the Loan Agreement, that when extenuating circumstances exist and the CDL Recipient demonstrates an inability to repay the loan within the initial 10 years, we can reach an agreement on an additional time frame to repay the loan.

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Please advise on how we can go about the process of seeking an extension of the loan repayment.

Thank You,

Chris Santiago, CMFO
Borough of Point Pleasant
2233 Bridge Avenue
Point Pleasant, NJ 08742
(732) 892-3434 ext. 128

Antoinette Jones

From: Himanshu Shah
Sent: Tuesday, April 13, 2021 7:53 PM
To: Chris Santiago
Cc: Frank Pannucci
Subject: Re: Deferral Request Letter

Send it

Sent from my iPhone

> On Apr 13, 2021, at 6:56 PM, Chris Santiago <csantiago@ptboro.com> wrote:
>
> Hi Frank and Himanshu,
>
> Please see attached draft deferral letter.
>
> Thank You,
>
> Chris Santiago, CMFO
> Borough of Point Pleasant
> 2233 Bridge Avenue
> Point Pleasant, NJ 08742
> (732) 892-3434 ext. 128
>
> <Deferral Request due to Pandemic.docx>

Antoinette Jones

From:	Himanshu Shah
Sent:	Wednesday, April 14, 2021 12:49 PM
To:	Chris Santiago;Nick Tammaro
Subject:	Fwd: Your Veeam Availability Suite license will expire in 30 days

Sent from my iPhone

Begin forwarded message:

> **From:** Veeam Renewals Team <Veeam.Renewals.US.East@veeam.com>
> **Date:** April 14, 2021 at 12:06:56 PM EDT
> **To:** Himanshu Shah <hshah@ptboro.com>
> **Subject: Your Veeam Availability Suite license will expire in 30 days**
> **Reply-To:** Veeam.Renewals.US.East@veeam.com

Your Veeam Availability Suite license will expire in 30 days

Hello Himanshu,

This email is a kind reminder that your Veeam® Availability Suite™ license subscription **is due to exp in 30 days.**

To review your licenses, please visit the Veeam licensing portal:
https://www.veeam.com/manage_licenses.html

Here are a few benefits of renewing your Veeam Availability Suite license:

- Integrate with enterprise applications like SAP HANA and Oracle RMAN
- Restore various applications including Microsoft Exchange, Active Directory, SharePoint, SQL and with Veeam Explorers™
- Create virtual replicas of your environment with Veeam DataLabs™ On-Demand Sandbox™

Thank you,
Veeam Renewals Team

Veeam respects your privacy. Review our online Privacy Statement.

Antoinette Jones

From: Himanshu Shah
Sent: Thursday, April 15, 2021 1:44 PM
To: Frank Pannucci
Subject: Fwd: Civil Service Employees
Attachments: 3892_001.pdf

Sent from my iPhone

Begin forwarded message:

> **From:** Joseph Criscuolo <JCriscuolo@eastbrunswick.org>
> **Date:** April 15, 2021 at 1:08:12 PM EDT
> **To:** dmarabello@cranbury-nj.com, wrobins@dunellenborough.com, mruane@edisonnj.org, M.Crane@helmettaboro.com, tjover@hpboro.com, sfrueh@jamesburgborough.org, mperilstein@metuchen.com, Marcia Karrow <mkarrow@middlesexboro-nj.gov>, Jeanette Larrison <jlarrison@milltownboro.com>, aweinberg@monroetwp.com, mdrulis@cityofnewbrunswick.org, jprogebin@northbrunswicknj.gov, Himanshu Shah <hshah@ptboro.com>, Ed Remsen <eremsen@perthamboynj.org>, "Tim Dacey (tdacey@piscatawaynj.org)" <tdacey@piscatawaynj.org>, acancro@plainsboronj.com, "Dan Frankel (DFrankel@sayreville.com)" <DFrankel@sayreville.com>, ba@southamboynj.gov, "Bidlack, Bryan" <bbidlack@sbtnj.net>, gcullen@southplainfieldnj.com, "Art Londensky (alondensky@southrivernj.org)" <alondensky@southrivernj.org>, ba@spotswoodboro.com, "VITO CIMILLUCA (vito.cimilluca@twp.woodbridge.nj.us)" <vito.cimilluca@twp.woodbridge.nj.us>
> **Subject: FW: Civil Service Employees**
>
> **From:** CIMILLUCA,VITO <vito.cimilluca@twp.woodbridge.nj.us>
> **Sent:** Thursday, April 15, 2021 12:58 PM
> **To:** Joseph Criscuolo <JCriscuolo@eastbrunswick.org>
> **Subject:** Civil Service Employees
>
> As discussed yesterday, please share with the group. This was the argument we used with the AOC, hopefully this will be of help.
>
> Vito Cimilluca
> Business Administrator
> Township of Woodbridge
> One Main Street, Woodbridge, NJ 07095
> (732) 634-4500 ext. 6491
> vito.cimilluca@twp.woodbridge.nj.us
>
>

reader of this e-mail is not the intended recipient or his or her authorized agent, the reader is hereby notified that any dissemination, distribution or copying of this e-mail is prohibited. If you have received this e-mail in error, please notify the sender by replying to this message and delete this e-mail immediately.

WARNING:
Email received by or sent to Township officials is subject to the Open Public Records Act [OPRA]. This means that absent some specific privilege, all such communications are considered a public record and are subject to publication and/or dissemination to the public upon request.

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 16, 2021 11:11 AM
To: Chris Santiago
Cc: Frank Pannucci;Mayor Sabosik;Robert W. Allison;Antoinette Jones
Subject: Re: Point Pleasant - Local Finance Board Approval of 2021 Municipal Budget / GL-30204

Chris:

Where is $8 impact? Is that overall or for amortization ?

Sent from my iPhone

> On Apr 16, 2021, at 11:07 AM, Jerry Dasti <JDasti@dmmlawfirm.com> wrote:
>
> Gents and Toni
>
> Pls let me know how to respond. Thanks
>
> Jerry
>
> ---
>
> **From:** Nicole Crawford <ncrawford@dmmlawfirm.com>
> **Sent:** Friday, April 16, 2021 11:05 AM
> **To:** Jerry Dasti <JDasti@dmmlawfirm.com>
> **Subject:** FW: Point Pleasant - Local Finance Board Approval of 2021 Municipal Budget / GL-30204
>
> *Nicole Crawford* **(Ext. 265)**
> Administrative Assistant to:
> Jerry J. Dasti, Esquire
> ncrawford@dmmlawfirm.com
> jdasti@dmmlawfirm.com
>
> <image001.png>
> DASTI, MURPHY, McGUCKIN, ULAKY, KOUTSOURIS & CONNORS
> 620 West Lacey Road
> Forked River, NJ 08731
> (609) 971-1010 | (609) 971-7093 (Fax) | (609) 971-6176 (Real Estate Fax)
> (732) 349-2446 | (732) 349-1590 (Fax)
> (732-295-3000
>
> 506 Hooper Avenue
> Toms River, New Jersey 08753

<image002.png>
<image003.png>
@dmmlawfirm
www.dmmlawfirm.com
forkedriver@dmmlawfirm.com

The highest compliment our clients can give us is to refer us to your friends and family. Please don't keep us a secret.

From: Bennett, Nick (DCA) [mailto:Nick.Bennett@dca.nj.gov]
Sent: Friday, April 16, 2021 11:02 AM
To: Nicole Crawford
Cc: amannino@hfacpas.com; McNamara, Pat (DCA); Zapicchi, Tina (DCA); mayorsabosik@ptboro.com; fpannucci@ptboro.com; hshah@ptboro.com; ballison@hfacpas.com
Subject: RE: Point Pleasant - Local Finance Board Approval of 2021 Municipal Budget / GL-30204

Good morning.

When the Board has reviewed the information requested related to the Borough of Point Pleasant's application, we will be in touch regarding a meeting.

To that end, please address the following discrepancy. The application submitted to the Local Finance Board identifies the tax impact on the average assessed home to be approximately $8.20. The spreadsheet submitted with the attached email shows a tax impact in excess of $40. I have also attached the Borough's LFB application.

Thank you for your attention to this email.

Nick Bennett
Deputy Executive Secretary
Local Finance Board

From: Nicole Crawford <ncrawford@dmmlawfirm.com>
Sent: Thursday, April 15, 2021 8:34 AM
To: Bennett, Nick [DCA] <Nick.Bennett@dca.nj.gov>
Cc: amannino@hfacpas.com; McNamara, Pat [DCA] <Patricia.McNamara@dca.nj.gov>; Zapicchi, Tina [DCA] <Christine.Zapicchi@dca.nj.gov>; mayorsabosik@ptboro.com; fpannucci@ptboro.com; hshah@ptboro.com; ballison@hfacpas.com
Subject: [EXTERNAL] Point Pleasant - Local Finance Board Approval of 2021 Municipal Budget / GL-30204

Good Morning,

Please see attached. Thank you.

Nicole Crawford **(Ext. 265)**
Administrative Assistant to:
Jerry J. Dasti, Esquire

ncrawford@dmmlawfirm.com
jdasti@dmmlawfirm.com

<image001.png>

DASTI, MURPHY, McGUCKIN, ULAKY, KOUTSOURIS & CONNORS
620 West Lacey Road
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<image002.png>
<image003.png>
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forkedriver@dmmlawfirm.com

The highest compliment our clients can give us is to refer us to your friends and family. Please don't keep us a secret.

<mime-attachment>
<LFB CDL Application - Point Borough.pdf>

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 16, 2021 11:14 AM
To: Bennett, Nick (DCA)
Cc: Nicole Crawford;amannino@hfacpas.com;McNamara, Pat (DCA);Zapicchi, Tina (DCA);Mayor Sabosik;Frank Pannucci;ballison@hfacpas.com;Matt (auditor PP);Bob Allison
Subject: Re: Point Pleasant - Local Finance Board Approval of 2021 Municipal Budget / GL-30204

Nick:

The calculation provide shows levy on debt service for CDL.

It seems that Anthony used $8 based on overall budget. We may be able to lower the overall budget impact with other sources.

Anthony: please confirm.

Himanshu

Sent from my iPhone

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> Local Finance Board
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<image001.png>
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506 Hooper Avenue
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<image002.png>
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forkedriver@dmmlawfirm.com

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<mime-attachment>
<LFB CDL Application - Point Borough.pdf>

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 16, 2021 1:03 PM
To: Chris Santiago
Subject: Fwd: Point Pleasant - Local Finance Board Approval of 2021 Municipal Budget / GL-30204

Sent from my iPhone

Begin forwarded message:

> **From:** Jerry Dasti <JDasti@dmmlawfirm.com>
> **Date:** April 16, 2021 at 11:32:58 AM EDT
> **To:** Nicole Crawford <ncrawford@dmmlawfirm.com>, amannino@hfascpas.com, "Robert W. Allison" <ballison@hfacpas.com>, Himanshu Shah <hshah@ptboro.com>, Frank Pannucci <FPannucci@ptboro.com>, Mayor Sabosik <MayorSabosik@ptboro.com>
> **Subject: RE: Point Pleasant - Local Finance Board Approval of 2021 Municipal Budget / GL-30204**
>
> So that there is no misunderstanding, pls give me 2 sentences that I can put into a letter to him. ty
>
> ---
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> jdasti@dmmlawfirm.com
>
> DMM
>
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www.dmmlawfirm.com
forkedriver@dmmlawfirm.com

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From: Anthony Mannino [mailto:amannino@hfacpas.com]
Sent: Friday, April 16, 2021 11:30 AM
To: Himanshu Shah
Cc: Bennett, Nick (DCA); Nicole Crawford; McNamara, Pat (DCA); Zapicchi, Tina (DCA); Mayor Sabosik; Frank Pannucci; ballison@hfacpas.com; Matt (auditor PP)
Subject: Re: Point Pleasant - Local Finance Board Approval of 2021 Municipal Budget / GL-30204

Yes, Himanshu that is correct. In relation exclusively to the Debt the increase resulting from the CDL would be the $40.00.

On Fri, Apr 16, 2021 at 11:14 AM Himanshu Shah <hshah@ptboro.com> wrote:

> Nick:
>
> The calculation provide shows levy on debt service for CDL.
>
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>
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>
> Sent from my iPhone
>
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Deputy Executive Secretary

Local Finance Board

From: Nicole Crawford <ncrawford@dmmlawfirm.com>
Sent: Thursday, April 15, 2021 8:34 AM
To: Bennett, Nick [DCA] <Nick.Bennett@dca.nj.gov>
Cc: amannino@hfacpas.com; McNamara, Pat [DCA] <Patricia.McNamara@dca.nj.gov>; Zapicchi, Tina [DCA] <Christine.Zapicchi@dca.nj.gov>; mayorsabosik@ptboro.com; fpannucci@ptboro.com; hshah@ptboro.com; ballison@hfacpas.com
Subject: [EXTERNAL] Point Pleasant - Local Finance Board Approval of 2021 Municipal Budget / GL-30204

Good Morning,

Please see attached. Thank you.

***Nicole Crawford* (Ext. 265)**
Administrative Assistant to:

Jerry J. Dasti, Esquire

ncrawford@dmmlawfirm.com

jdasti@dmmlawfirm.com

<image001.png>

DASTI, MURPHY, McGUCKIN, ULAKY, KOUTSOURIS & CONNORS

620 West Lacey Road

Forked River, NJ 08731

(609) 971-1010 | (609) 971-7093 (Fax) | (609) 971-6176 (Real Estate Fax)

(732) 349-2446 | (732) 349-1590 (Fax)

(732-295-3000

506 Hooper Avenue

Toms River, New Jersey 08753

<image002.png>
<image003.png>
@dmmlawfirm

www.dmmlawfirm.com

forkedriver@dmmlawfirm.com

The highest compliment our clients can give us is to refer us to your friends and family. Please don't keep us a secret.

<mime-attachment>
<LFB CDL Application - Point Borough.pdf>

--
Anthony Mannino, CMFO, CCFO

Director

Holman Frenia Allison, P.C.
Certified Public Accountants & Advisors

hfacpas.com

Toms River Office: 680 Hooper Avenue, Building B, Suite 201 | Toms River, NJ 08753 | (732) 797-1333

Red Bank Office: 194 East Bergen Place | Red Bank, NJ 07701 | (732) 747-0010

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*****Please Note - Effective 3/1, our Toms River office has closed and consolidated into a new company headquarters conveniently located on the border of Brick/Lakewood, NJ, right off of the 89 exits on the GSP. Our phone numbers have stayed the same.**

Headquarters: 1985 Cedar Bridge Ave, Suite 3 | Lakewood, NJ 08701 | (732) 797-1333
Red Bank Office: 194 East Bergen Place | Red Bank, NJ 07701 | (732) 747-0010
hfacpas.com

AN INDEPENDENT MEMBER OF BDO ALLIANCE USA

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Antoinette Jones

From: Himanshu Shah
Sent: Monday, April 19, 2021 3:51 PM
To: Matthew Sweeney
Subject: Re: CD Document Request - 2021 Adopted Budget

Not Adoptapet yet

Sent from my iPhone

On Apr 19, 2021, at 3:18 PM, Matthew Sweeney <msweeney@muniadvisors.com> wrote:

Good afternoon:

As your Continuing Disclosure Agent, Phoenix Advisors is requesting the following document (when available) to be filed on the MSRB's EMMA website.

- 2021 Adopted Budget

Please provide an electronic copy as an attachment response to this email. Once received, we will promptly post to the EMMA website and provide you with the electronic submission confirmation to be held on file.

If we have received this information already, it has been filed on the EMMA website and an electronic submission confirmation of the filing has already been emailed to you.

Thank you.

Matt

Matthew E. Sweeney
Phoenix Advisors, LLC
625 Farnsworth Avenue
Bordentown, NJ 08505
Phone: (609) 291-0130
Fax: (609) 291-9940
E-Mail: msweeney@muniadvisors.com
www.muniadvisors.com

Antoinette Jones

From:	Himanshu Shah
Sent:	Friday, April 23, 2021 4:21 PM
To:	Frank Pannucci;Chris Santiago;Bob Allison
Subject:	Fwd: Moody's Annual Issuer Comment: Request Review of Confidential Draft Report for Point Pleasant - Moody's ID: 800031038 - (Email 2 of 3)
Attachments:	PFG_IssuerComment_Report_Draft_20210423161411292_1273143.pdf

Sent from my iPhone

Begin forwarded message:

> **From:** Francisco.Gonzalez@moodys.com
> **Date:** April 23, 2021 at 4:14:36 PM EDT
> **To:** Himanshu Shah <hshah@ptboro.com>
> **Cc:** Francisco.Gonzalez@moodys.com, orlie.prince@moodys.com
> **Subject: Moody's Annual Issuer Comment: Request Review of Confidential Draft Report for Point Pleasant - Moody's ID: 800031038 - (Email 2 of 3)**
>
> Dear Himanshu,
>
> Allow me to introduce myself. My name is Francisco Gonzalez, an analyst with Moody's Investors Service located in Dallas. Moody's provides ratings and research for the municipal bond market, and we currently have a relationship with your organization.
>
> Attached please find a draft of our Annual Issuer Comment Report[1] that Moody's Investors Service (MIS) intends to publish on Point Pleasant.
>
> We are sending you this draft to give you the opportunity to identify, with specificity, any factual errors and/or inadvertent disclosure of confidential information regarding your organization. You may also indicate that you have no comments.
>
> The Issuer Comment Report provides investors with current economic and financial information. Additionally, the report will help keep you informed of the key metrics which underpin your credit profile.
>
> Moody's utilized your organization's audited financial statements, government data and our own databases to produce the attached report.
>
> MIS retains ultimate editorial control over the form and content of all its publications and will only consider comments that bear on the factual accuracy or confidentiality of the information in the draft research.

Please note that this draft research is strictly confidential and constitutes the valuable intellectual property of MIS.

You may not disclose it to any other person except:

(i) to your legal counsel acting in their capacity as such;

(ii) to your financial advisor or other authorized agents who are subject to confidentiality obligations and acting in their capacity as such; and

(iii) as required by law or regulation

Please respond by Wednesday, April 28, 2021. If you need additional time, please let us know by the aforementioned date. If we do not receive a response by that date, we will publish the report on our website, Moodys.com.

For questions or concerns regarding your Issuer Comment Report, please contact Francisco Gonzalez, 214.979.6863 or Francisco.Gonzalez@moodys.com

Sincerely,
Francisco Gonzalez
Moody's Local Government Team

NOTE: Your email security system may have removed the PDF attachment before delivery to your inbox. Please let me know if you did not receive a PDF attachment.

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[1] The Issuer Comment Report provides research coverage of cities, counties, school districts, and municipal utilities across the country providing updated credit research on their outstanding debt issuances. These are sourced from Moody's databases, audited financial statements, and government data.

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 23, 2021 4:23 PM
To: Frank Pannucci;Chris Santiago;Bob Allison
Subject: Re: Moody's Annual Issuer Comment: Request Review of Confidential Draft Report for Point Pleasant - Moody's ID: 800031038 - (Email 2 of 3)

Nothing attached

Sent from my iPhone

On Apr 23, 2021, at 4:21 PM, Himanshu Shah <hshah@ptboro.com> wrote:

Sent from my iPhone

Begin forwarded message:

From: Francisco.Gonzalez@moodys.com
Date: April 23, 2021 at 4:14:36 PM EDT
To: Himanshu Shah <hshah@ptboro.com>
Cc: Francisco.Gonzalez@moodys.com, orlie.prince@moodys.com
Subject: Moody's Annual Issuer Comment: Request Review of Confidential Draft Report for Point Pleasant - Moody's ID: 800031038 - (Email 2 of 3)

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We are sending you this draft to give you the opportunity to identify, with specificity, any factual errors and/or inadvertent disclosure of confidential information regarding your organization. You may also indicate that you have no comments.

The Issuer Comment Report provides investors with current economic and financial information. Additionally, the report will help keep you informed of the key metrics which underpin your credit profile.

Moody's utilized your organization's audited financial statements, government data and our own databases to produce the attached report.

MIS retains ultimate editorial control over the form and content of all its publications and will only consider comments that bear on the factual accuracy or confidentiality of the information in the draft research.

Please note that this draft research is strictly confidential and constitutes the valuable intellectual property of MIS.

You may not disclose it to any other person except:

(i) to your legal counsel acting in their capacity as such;

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Please respond by Wednesday, April 28, 2021. If you need additional time, please let us know by the aforementioned date. If we do not receive a response by that date, we will publish the report on our website, Moodys.com.

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Sincerely,
Francisco Gonzalez
Moody's Local Government Team

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[1] The Issuer Comment Report provides research coverage of cities, counties, school districts, and municipal utilities across the country providing updated credit research on their outstanding debt issuances. These are sourced from Moody's databases, audited financial statements, and government data.

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<PFG_IssuerComment_Report_Draft_20210423161411292_1273143.pdf>

Antoinette Jones

From: Himanshu Shah
Sent: Monday, April 26, 2021 12:37 PM
To: Chris Santiago
Subject: Fwd: Himanshu, did you know you can now purchase business supplies with extended payment terms?

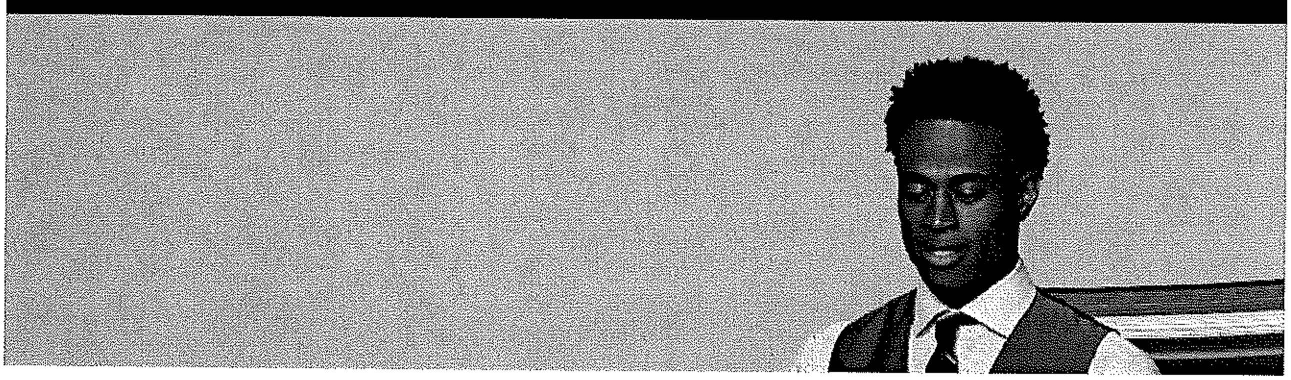
Sent from my iPhone

Begin forwarded message:

> **From:** Amazon Business <no-reply@business.amazon.com>
> **Date:** April 26, 2021 at 12:30:19 PM EDT
> **To:** Himanshu Shah <hshah@ptboro.com>
> **Subject: Himanshu, did you know you can now purchase business supplies with extended payment terms?**

amazon bus

View Online



Dear Himanshu,

We want to let you know that your organization has been approved for Pay by Invoice, which offers 30-day payment terms with no interest or fees.

With Pay by Invoice, you can:

- Set up multiple users and track their spending
- Use a single payment solution across teams, instead of p-cards or credit cards

- Control purchases in the account through customizable approval rules

To start using your organization's purchasing line, you'll need to set up Pay by Invoice. Configuring Pay by Invoice takes only a few minutes to complete.

Set up Pay by Invoice

Once you've set up Pay by Invoice, purchasers on your account can use it to pay during checkout.

Check out the video gallery for guided set up and getting the most out of Pay by Invoice.

If you need help setting up Pay by Invoice, or you have questions, please don't hesitate to contact your Customer Advisor.

Thank you,
The Amazon Business Team

Lauren Morse
Amazon Business Customer Advisor
laumorse@amazon.com | Schedule a meeting

Antoinette Jones

From:	Himanshu Shah
Sent:	Tuesday, April 27, 2021 10:31 AM
To:	Prakash Mehta
Subject:	Fwd: GFMS

Sent from my iPhone

Begin forwarded message:

From: Frank Pannucci <FPannucci@ptboro.com>
Date: April 27, 2021 at 10:06:32 AM EDT
To: Himanshu Shah <hshah@ptboro.com>
Cc: Chris Santiago <csantiago@ptboro.com>
Subject: RE: GFMS

Forget it, Chris fixed it.

Regards,
Frank Pannucci Jr., MPA, QPA
Borough Administrator
Borough of Point Pleasant
732-892-3434 ext. 116 (Office)
732-892-7351 (Fax)
www.ptboro.com

From: Frank Pannucci
Sent: Tuesday, April 27, 2021 10:02 AM
To: Himanshu Shah <hshah@ptboro.com>
Cc: Chris Santiago <csantiago@ptboro.com>
Subject: GFMS

I don't have Prekash's email, can you forward this to him? I can't get into GFMS. It won't let me past these two pop ups.

Regards,
Frank Pannucci Jr., MPA, QPA
Borough Administrator
Borough of Point Pleasant
732-892-3434 ext. 116 (Office)
732-892-7351 (Fax)
www.ptboro.com

Antoinette Jones

From:	Himanshu Shah
Sent:	Thursday, April 29, 2021 10:37 AM
To:	Steve Usarzewicz;CEO Alexander Bothwell
Cc:	alimage@oldbridge.com
Subject:	Re: Invitation: Scheduler Demo GTM Link @ Thu Apr 29, 2021 10:30am - 11:30am (EDT) (hshah@ptboro.com)

It was supposed to be in person not online.

Himanshu

Sent from my iPhone

On Apr 29, 2021, at 10:29 AM, Steve Usarzewicz <susarzewicz@primepoint.com> wrote:

You have been invited to the following event.

Scheduler Demo GTM Link

When	Thu Apr 29, 2021 10:30am – 11:30am Eastern Time - New York
Joining info	Join GoToMeeting Personal Meeting Room (Recommended) www.gotomeet.me/SteveUsarzewicz Join by phone (US toll) +1 571-317-3122 (PIN: 626-245-869) Joining instructions
Calendar	hshah@ptboro.com
Who	• Steve Usarzewicz - organizer • hshah@ptboro.com • alimage@oldbridge.com

more details »

Going (hshah@ptboro.com)? **Yes** - **Maybe** - **No** more options »

This communication, and any information or attachments contained within, may contain privileged or confidential information that is intended for the sole use of the recipient or recipients named above. If the reader of this message is not an intended recipient, or authorized to receive such messages for an intended recipient, you are hereby notified that any review, use, dissemination, copying, or distribution of this communication, or any of its contents is strictly prohibited. If you have received this message in error, please notify us immediately of the error by return email and permanently remove the original message, its contents, and any copies from your system. Thank you.

Antoinette Jones

From:	Himanshu Shah
Sent:	Thursday, April 29, 2021 10:38 AM
To:	Steve Usarzewicz;CEO Alexander Bothwell
Cc:	alimage@oldbridge.com
Subject:	Re: Invitation: Scheduler Demo GTM Link @ Thu Apr 29, 2021 10:30am - 11:30am (EDT) (hshah@ptboro.com)

Also I am in Old Bridge meeting not in point. In the future please send to appropriate email address.

Sent from my iPhone

> On Apr 29, 2021, at 10:37 AM, Himanshu Shah <hshah@ptboro.com> wrote:
>
> It was supposed to be in person not online.
>
> Himanshu
>
> Sent from my iPhone
>
> > On Apr 29, 2021, at 10:29 AM, Steve Usarzewicz <susarzewicz@primepoint.com> wrote:
> >
> > **You have been invited to the following event.**
> >
> > **Scheduler Demo GTM Link**
> >
> > When: Thu Apr 29, 2021 10:30am – 11:30am Eastern Time - New York
> >
> > Joining info: Join GoToMeeting Personal Meeting Room (Recommended)
> > www.gotomeet.me/SteveUsarzewicz
> >
> > Join by phone
> > (US toll) +1 571-317-3122 (PIN: 626-245-869)
> >
> > Joining instructions
> >
> > Calendar: hshah@ptboro.com
> >
> > Who:
> > - Steve Usarzewicz - organizer
> > - hshah@ptboro.com
> > - alimage@oldbridge.com
> >
> > **more details »**
> > Going (hshah@ptboro.com)? **Yes** - **Maybe** - **No** more options »

Invitation from Google Calendar

You are receiving this courtesy email at the account hshah@ptboro.com because you are an attendee of this event.

To stop receiving future updates for this event, decline this event. Alternatively you can sign up for a Google account at https://calendar.google.com/calendar/ and control your notification settings for your entire calendar.

Forwarding this invitation could allow any recipient to send a response to the organizer and be added to the guest list, or invite oth regardless of their own invitation status, or to modify your RSVP. Learn More.

Antoinette Jones

From: Himanshu Shah
Sent: Friday, April 30, 2021 11:43 AM
To: Chris Santiago
Subject: Re: State House News

It says you are not allowed to use to reduce net tax

Sent from my iPhone

On Apr 30, 2021, at 10:15 AM, Chris Santiago <csantiago@ptboro.com> wrote:

Hi Himanshu,

Check out the snip-it from the below regarding the American Rescue Plan:

"GENERALLY IMPERMISSIBLE USE OF FUNDS

- Net Tax Revenue Reduction: States may not use funds to offset reductions in net tax revenues - **stay tuned for clarification on whether this restriction applies to counties and municipalities.**
- Pension Fund: No funds shall be deposited into any pension fund."

We might be allowed to utilize these funds as a Net Tax Revenue Reduction in the budget. Its not definite but at least there is hope.

Thank you,

Chris Santiago, CMFO
(732) 892-3434 ext. 128

From: info@gfoanj.org <info@gfoanj.org>
Sent: Friday, April 30, 2021 9:43 AM
To: Chris Santiago <csantiago@ptboro.com>
Subject: State House News

Good morning. I hope all is well. Please find attached for your review, this month's edition of State House News for Finance Officers, which contains a "Reader's Digest" overview of the Local Fiscal Recovery Fund in the American Rescue plan, and legislative updates on police and fire pension benefit enhancements and municipal emergency management coordinators. I hope you find this information helpful and that you have a terrific day.

https://www.gfoanj.org/resource/resmgr/covid-19_/SHN_Finance_Officers_043021.pdf

Very truly yours,

John Donnadio, Executive Director, GFOANJ

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