

**Highlands Business Partnership**  
**District Management Corporation, Highlands Business Improvement District**  
**PO Box 375, 140 Bay Ave, Highlands, NJ 07732**  
**732-291-4713 F/732-872-1031 [www.highlandsnj.com](http://www.highlandsnj.com)**  
**HBP Board of Directors Meeting – November 28, 2012**

HBP President, Carla Cefalo Braswell, called the November 28, 2012, public session of the Board of Directors to order at 8:00pm. The meeting was held at the Off the Hook Restaurant, Navesink Avenue, Highlands, NJ. HBP President, Carla Cefalo-Braswell read the meeting public notice announcement. There was a quorum with the following in attendance.

<b>Meeting Attendance: P = Present A = Absent</b>	
	Kevin Connelly – Resident - P
AJ Solomon - P	Kevin Redmond – Planning Liaison - P
Ara Jamgochian - P	Larry Colby - P
Carla Cefalo-Braswell - P	Leo Cervantes - P
Douglas Lentz - P	Nancy Burton - P
James Bolleraman -P	Rebecca Kane (Council Liaison) - P
Jay Cosgrove - P	Rafaella Lee - P
James Filip - A	William Weber - A

Also in attendance: Tara Ryan, Council Elect; Tim Hill, Borough Administrator; Renee Riveria, Clam Hut; Kim Slate, Off the Hook; Garrett Newcomb, Kranky Cycles; Giorgio Migliaccio, Francesco's, Carmen Jamgochian, Claddagh, Fema Representatives.

There was a special presentation by FEMA. HBP President Carla Cefalo thanked everyone for coming and introduced Kysa George, FEMA Private Sector Specialist. She spoke to the businesses about registering for FEMA, and emphasized that applying to FEMA would prepare them for assistance with the Small Business Administration, if not eligible for FEMA. If denied, FEMA claim information will carry over to their application to the SBA. FEMA has \$120 million earmarked for recovery of individuals and businesses. The deadline to apply for FEMA is December 31, 2012. Once registered for FEMA it will take approximately 36 hours to get information on what programs are available. Ms. George stated that they had received more applications from NJ than any other area.

Carla Cefalo introduced Gary Colton from the Small Business Administration Office of Disaster Assistance. He handed out homeowners and renters information on SBA loans. Mr. Colton explained there were two types of loans, Physical Disaster Loans and Economic Injury Loans. He emphasized that you did not need to have physical damage to apply for an Economic Injury Loan. He gave an example of businesses in Highlands suffering economic injury if Sandy Hook beaches did not open next season. He stated that Physical Damage loans need to be submitted by December 31, 2012 and Economic Injury loans needed to be submitted before July 31, 2013. Interest rate on both would not exceed 4% if credit is not available elsewhere, and repayment can be up to 30 years depending on the businesses ability to repay the loan. If credit is available elsewhere it would not exceed 8%. Once an application is submitted it takes 7-10 days to process. After it is processed the SBA will then give you the terms. Differed payment is available up to 5 months. These loans can be paid off at any time, and have a fixed term interest rate for the life of the loan.

Garrett Newcomb from Kranky Cycles asked about what considerations are made for a relatively new business applying for an SBA loan. Mr. Colton explained they take tax records, cash flow and spouse credit information into consideration. He added that requirements were more relaxed than most banks and if not approved there will be a letter explaining why and a chance to apply 6 months later if the reason for denial has been improved. Renee Rivera from the Clam Hut asked if there was a requirement to show a new business plan when applying, Mr. Colton replied there was not. Jim Bolleraman asked how long after approval can it take to get the loan, Mr. Colton replied it can take up to 60 days.

Mr. Colton said there are a lot of resources available at the NJ Small Business Development Center at Brookdale Community College in Lincroft. He also stated that summer home rentals are considered a business and eligible for loans as well. He urged business owners to apply for unemployment and furnished the number for Monmouth County claims, 732-761-2020. Both FEMA and SBA had informational flyers available for everyone in attendance.

Carla asked Tim Hill, Borough Administrator to give an update for Borough. Tim explained that Council Meetings are held at Highlands Elementary School. Borough Offices are being moved to trailers. Police trailer is located on Shore Drive in the

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Municipal parking area. There will be a trailer placed in the area adjacent to the Sewer Dept for the Borough office hopefully up and running by the following week. Property on Bay Ave is being considered to lease for the Borough Construction Office. Borough Hall is still under mitigation and still in the process of cleaning out. They have discovered a possible problem with asbestos tile being under the carpet. New temporary phone number for the Borough is 408-432-2811. Police can be reached at the same number, 732-872-1158. Carla Cefalo asked Mr. Hill if he knew of any new information on lifting houses. Mr. Hill stated a house must be damaged 50% of pre-storm value assessed on property not land and damaged 2 times in 10 years. He said to obtain a letter from the building inspector to submit to insurance and to get on list for substantial damage as well. He mentioned that Habitat for Humanity would like to come in and speak to the Borough. Carla Cefalo thanked Mr. Hill and commended the Highlands OEM, Police Department, the Fire Department and Mr. Hill for the tremendous job they did before, during and after Hurricane Sandy.

**EXECUTIVE COMMITTEE – Cefalo-Braswell, Cosgrove, Lee**

Carla explained to member of the public that additional information on Hope for Highlands Program was tabled for public and the board would have to go back into executive session to further discuss.

A motion was made by Jay Cosgrove to adopt the minutes of the June 25, 2012 meeting and second by Doug Lentz. All were in favor and the motion carried.

The Treasurer's report and Profit and Loss were presented. Councilwoman Rebecca Kane made a motion to accept the Treasurer's report. Second by Councilman Kevin Redmond, all were in favor and motion carried.

The Proposed 2013 Meeting Schedule was presented as follows:

Wed 01/30/2013 Regular	Wed 03/27/2013 Annual	Wed 06/26/2013 Regular	Wed 09/25/2013 Regular	Mon 11/25/2013 Regular
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Doug Lentz made a motion to accept meeting calendar with change and Carla second. All were in favor and the motion carried.

The 2013 Budget was presented at \$50,000.00. The increase is for additional administrative services as the programs continue to expand. Carla explained that Diane is working far more hours than compensated. Larry expressed concern regarding the increase but acknowledged that Diane does a tremendous job and deserves to be compensated. Carla stated that she is not available Monday through Friday and is no longer able to assist in day-to-day operations however it was imperative now more than ever that we continue progress in light of the devastation. Larry made a motion to approve the 2013 Budget and second by Ara Jamgochian, all in favor and the motion carried. The Budget is to be submitted to Council prior to December 31, 2012. Diane will forward to Council for the December Council meeting. Carla said that everyone should have received a copy of the 2011 Annual Report via email. Copies have been forwarded to DCA and the Borough as required. Journal entries are to be done and a January appointment to be scheduled for 2012.

The goals and objectives were tabled due to Hurricane Sandy and will be produced at a later time. AJ Solomon made a motion to table the Goals and Objectives, Jay Cosgrove second and all were in favor. The motion carried.

**MARKETING AND COMMUNICATIONS – Cefalo/Cosgrove**

Carla and Jay presented the 2013 Calendar of Events. Doug Lentz made a motion to approve the calendar and second by Jay Cosgrove, all were in favor and the motion carried. The Grand Marshal for St. Patrick's Parade was discussed. At present we are unsure if Giorgio Migliccio or Poogie Loori have been in business the longest. Diane will check with Carolyn Cummins at Borough. Carla stated that we would vote electronically via email once determined.

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Carla expressed concern for losing tax ratables and thus having a negative impact on our destination marketing. She asked if Council adopted the tax abatement. Rebecca Kane confirmed that it was adopted. This should be a good marketing tool once the town is on the road to recovery if the town can afford to sustain this program. HBP will communicate with all business owners as to their progress of reopening and assist with any resources available.

**Visual Improvement Committee**

Holiday decorations purchased with Taste of Highlands funds are to be postponed due to damage to poles. Doug Lentz and AJ Solomon agreed to obtain PVC candy canes for street poles. Nancy Burton ordered greens to decorate the gazebo and park. Mr. Hill offered volunteer group that wanted to do a specific project. We will be obtaining the 14-foot LED tower tree from Christmas Spectacular, and the pole decorations are on hold until 2013. Electric in the park is not working and must be fixed. The tree lighting is to be postponed until December 7<sup>th</sup>. Nancy Burton suggested the highway sign should be decorated with garland and bows and possibly something at Veterans Park or Gertrude Elderly. Carla asked Mr. Hill what the status was of the electric in Huddy Park. He suggested use of a generator possibly, was not sure if the electric could be addressed in time for the tree lighting. Kevin Connelly suggested asking Seastreak to decorate the fence along Shore Drive. The 2013 Bay Avenue Maintenance Program will be discussed at a later time. Nancy reported that the Miller Hill Mural- will continue in spring, Donna Ross is 10 hours into a 50-hour project. AJ Solomon asked Mr. Hill if the trash piles can be taken, he said they are taken everyday. He also added once FEMA shuts the window of assistance residents and businesses will be responsible for obtaining dumpsters for disposal.

**Old Business**

AJ Solomon gave a report on the TNR program. They have taken 50-60 cats off the street and neutered/spayed and released. There are now 20 colony stations and have only had 8 litters. They will be rescheduling the spay/neuter day they had planned for November 10<sup>th</sup>. She requested that the restaurants keep their dumpsters closed in the future. She asked if we could make a donation to obtain more transfer cages. They are \$36.00 a cage and they would like to get 6-8 more.

**New Business**

Chris Grover has purchased the Hardware store, still to be determined if it will be solely a hardware store or a mixture of house wares and hardware.

**Motion to adjourn 9:30PM**

Motion Councilwoman Rebecca Kane  
Second Doug Lentz

The executive session was reopened at 9:35 PM with the following actions:

Carla gave an overview of the Hope for Highlands new bank account established at the request of Doug Lentz after a concert was held in Huddy Park on November 11<sup>th</sup>. There was \$6700 raised in donations. There was an additional concert on November 25<sup>th</sup> at the Seastreak lot at the request of Concert Promoter, Rick Korn and Mayor Nolan. Local restaurants and merchants participated as well as our sponsor, Shore Point, and the concert event raised \$32,516.00. Carla presented using the money for material grant reimbursements following DCA guidelines. Board members Colby, Burton and Solomon were in disagreement as to how the monies should be distributed. Nancy suggested combining with the KRC committee and this was not an option. Jim Bollerman strongly agreed that DCA guidelines should be adhered to for disbursement of the reimbursement grants. A motion was made by Rebecca Kane to use the presented guidelines and second by Jim Bollerman. The motion passed with a quorum ten members (10). Carla made a motion that independent Hope for Highlands Committee be formed to produce the programs, Jay Cosgrove second and all were in favor. The committee would consist on non-board members with oversight by the executive committee. No signers on the account would serve the committee. Session adjourned at 9:50 PM.

Submitted By Diane Keaveny