

43 Ronald Road  
Unit 31, Community Room  
Terryville, CT 06786  
Tel: 860-584-9355

Minutes: Special Meeting

May 5, 2026

Call to Order: Housing Authority of the Town of Plymouth Chairman Vinnie Klimas called the scheduled May 5, 2026, Housing Authority of the Town of Plymouth Special meeting to order at 5:00 p.m., in the Community Hall, Gosinski Park.

Roll Call: Present were Voting Members Housing Authority Resident Board Member Rich Bunnack, Housing Authority Board Member Joseph Carey, Housing Authority Board Member/Chairperson Vinnie Klimas, and Housing Authority Board Member/Treasurer Kathleen Mackiewicz. Excused absence Housing Authority Board Member Elena Squires. Non-voting Staff in attendance: Executive Director Tracy Ciriello, and via telephone CPA/Director of Finance Matt Fontaine. It was noted by Chairman Vinnie Klimas there were 10 Gosinski Park Residents in attendance.

2:00 PM  
2:03 PM  
TOWN CLERK'S OFFICE  
RECORDS & COMMUNICATIONS  
PLYMOUTH, CT  
TOWN CLERK  
Vinnie Klimas

**Pledge of Allegiance, Invocation**

Vinnie Klimas led the Housing Authority Board Members and the Public Audience in the Pledge of Allegiance. Vinnie Klimas stated "God Bless America, God Bless Connecticut and God Bless everyone at Gosinski Park" for the record.

**Financial Report: "Annual-Rent Recertifications" impact on potential rent increase(s). (Note, this is not regarding "Base Rent" nor "Changing the % of Annual Rent Certifications.") ) Matt Fontaine, CPA, will be available by communication device.**

Vinnie Klimas stated this is a Draft Report on doing the "Annual Rent Certification," which is part of the lease, etc., noting it is not an increase of the: "base rent" nor "changing the percentage rate."

Matt Fontaine stated the reason the Board is having this conversation is because the Housing Authority has had a long standing methodology outlined by State Statute, approved by CHFA, that rent is calculated one of two ways; "30%" of the household income or a "base rent." Matt Fontaine stated the base rent only applies if 30% of the household income is below the base rent; the idea is the Housing Authority needs a certain minimum level of operating income to sustain itself and to make sure there is a stable baseline. Matt Fontaine stated new residents, per state CHFA regulations, pay the base rent and for some of them it is more than 30% of their income and that is the way that CHFA and the State set up the regulations. He further stated there are some residents who are currently only being billed the base rent because in the past their income was either not calculated correctly or not reported to them as a rent calculation correctly using the 30%--instead it was just used as the flat base rent, noting there are residents paying less than 30% of their income as rent.

Referring to his distributed "Annual Rent Recertifications" Draft #2, May 4, 2026, email, Matt Fontaine reviewed at length the following notes, which were also distributed to the Housing Authority Members and the Public.

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It should serve as the necessary foundation for informed discussion on this topic which we are having because Tracy found some tenants had their current rents undercalculated by past staff and using the correct method will result in: lower amount, no increase, medium increase, and a few larger increases.

1. With edits for clarity and figures applicable to HAP, I've excerpted the State's Rent Calculation Guideline related to Affordable Housing that applies to Gosinski Park. The policy is what should have been followed in the past and the path we steer back to:

Tenant Rents are based on the **HIGHER\*** of either:

-A Base rent (\$460 efficiency; \$493 1 Bedroom); or

-30% percent of the household's adjusted gross income, minus a utility allowance of \$122 (OBR) or \$152 (1 BR) for tenant-paid utilities \*There is an exception for tenants with housing assistance where the applicable agency determines the amount of tenant-paid rent and rental assistance.

2. Each year, tenants provide copies of the social security notice, bank statements and if applicable, retirement distributions, W-2s, medical expenses, etc., consistent with the terms of the Resident Handbook and lease they signed (see attached excerpts) as well as State guidelines. This allows the Executive Director (or subsidy provider, when applicable), to calculate the annual household income and determine their rent for the upcoming year based on the higher of base rent or 30% of household income as outlined above in #1. Even when this annual recalculation results in a tenant's monthly payment obligation to HAP going up, the State DOES NOT consider this a rent increase. It is routine and does not require their review or approval.

3. However, a structural change from the \$460 and \$493 base rents stated above in #1 OR using a percentage other than the current 30%\* for FUTURE rent calculations, is considered a RENT INCREASE and require CHFA's approval. The attached Section 10 of DOH's manual outlines the related procedure. \*30% is the standard threshold for affordability as defined by the State; up to 40% can be permitted with appropriate approvals but is inherently a burden on residents. Instead, housing authorities often pursue approval to increase base rents because it can be done with little or no immediate impact on residents while increasing rental income over time as household incomes rise for existing or future households.

Below are three examples for calculating rent on a 1 Bedroom apartment which has a base rent of \$493 and utility allowance of \$152. The first is a lower income household with subsidy, the second example is the same household responsible for base rent in the absence of subsidy even though it exceeds 30% of their income while the third household is responsible for an amount in excess of base rent.

One Theoretical Example:

\$24,000/year income

         /12 months

\$2,000/month income

x30% percentage income for housing costs

\$600/month Available Income

\$152/month Utility Allowance

**\$448/month with subsidy paying \$45/month to equal \$493 BASE RENT**

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Another Theoretical Example:

\$24,000/year income

         /12 months

\$2,000/month income

x30% percentage income for housing costs

\$600/month Available Income

\$152/month Utility Allowance

**\$448/month BUT tenant is responsible for \$493 BASE RENT because there is no subsidy**

Another Theoretical Example:

\$30,000/year income

         /12 months

\$2,500/month income

x30% percentage income for housing costs

\$750/month Available Income

\$152/month Utility Allowance

**\$598/month because it is higher than the \$493 base rent**

5. Summary of Recent Status

Vacant	JDA Subsidy*	Recert still at base rent	Recert pending	Other	Total
4	17	4	29	6	60

\*J. D'Amelia collects household income data, performs the calculation and notifies residents annually. Those 17 units, the 4 vacancies and 4 other recertifications completed for households whose income remains below the base rent threshold are 25 units NOT subject to change based on the outcome of this Board discussion.

6. The attached table below shows detail for all 60 units grouped as summarized above in #6 in no particular order.

7. It would be natural to be most concerned about tenants who are facing extremely large percentage or dollar increases but remember that a. it is the result of them having already benefited from being undercharged (admittedly through no fault of their own in most cases) and b. other than those responsible for base rent, rents are based on a percentage of income so someone with a large increase also likely has the largest income on a relative basis c. Increases of any kind require minimum 45 days' notice to the resident so even if the Board comes to a decision leaving Tracy time to notify tenants by 5/15, the increases would take effect no earlier than 7/1. If she is authorized to notify tenants between 5/16-6/15, increases COULD take effect 8/1. D. As alternatives to delaying increases, the Board could consider making them effective while inviting ALL impacted residents to i. Enter into a payment agreement to defer payment of a certain portion to a time that coincides with renter's rebate or other lump sum payment

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they may expect before 12/31/26 or ii. Give notice of intent to vacate within 6 months to avoid being responsible for the higher rent; the problem with both is if they make an agreement and fail to follow through, they will have a large past due balance E. Fair Housing violations can arise despite the best of intentions if you treat people in similar circumstances differently.

If the Board elects anything other than implementing increases subject to the minimum notice requirement, it would be wise to consult an attorney with fair housing experience.

Referring to above #4 bullet point, Matt Fontaine explained the three examples stating that J. D'Amelia follows the same methodology for Residents with 30% of their household income and briefly reviewed the examples as shown. Matt Fontaine stated the main takeaways are that when J. D'Amelia is subsidizing units they do the paperwork and they make partial payments towards the base rent on behalf of the Resident(s).

Referring to his #5 table on the 60 Units (see above), Matt Fontaine shows the breakdowns. Matt Fontaine stated it is known that there are five people who will be impacted by the Board decision. Matt Fontaine stated that he is reasonably sure the number will be more than five Residents but less than 35 Residents.

Matt Fontaine stated Table #6 (see attached) was not in unit order; it is in random order and grouped by category to make it easier to follow along. Matt Fontaine stated the Unit shown in green had an increase consistent with their Social Security income going up (due to COLA) and noted this is automatic and how the process is supposed to work. Matt Fontaine stated there is one Resident shown who had their rent income calculated on 30% of their household income which on the surface is correct however they were subsidized and were given paperwork incorrectly stating they were only responsible for the smaller portion. Matt Fontaine stated the Resident was paying \$433 and it should have been paying \$460. Matt Fontaine stated that no one is suggesting we go back in time and ask/require the Resident to pay the past corrected amount but moving forward it is his recommendation that the Resident be notified the rent has been recalculated correctly and standard subject to program standard 45 day notice, rent effective on July 1, 2026, at the new rent of \$460, which is the amount it should have been historically.

Matt Fontaine stated the next four Units colored in orange are the Residents had provided information for their household income but for whatever reason there was an administrative error and they were being charged base rent or some other flat rent and it was less than 30% of their household income. Matt Fontaine stated calculating their rent correctly going forward these Residents will be faced with a steep rent increase moving forward, Matt Fontaine stated no one wants a large rent increase but the fact is the lease which they signed, the Resident Handbook which they received, and CHFA and Statutory guidelines dictates that the Housing Authority is supposed to charge 30% of household income as rent and briefly elaborated. Matt Fontaine stated he wanted to make it clear that there was no intentional deceit on the part of the tenants.

Vinnie Klimas stated the corrected rent increases will be spread over in one month, two month and three month increments, so everyone can adjust their household income in relation to this Annual Rent Recertification.

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**Public Comments**

Crystal Doyle, Gosinski Park Resident, questioned if a car would be considered as an asset.

Tracy Ciriello stated a car would not be considered as an asset. She further stated she would be requesting the average balance for the last 6 months of a checking/savings account, a retirement account, life insurance (policies that can be drawn from on a monthly basis), patient's medical deductions, etc. Tracy Ciriello stated the more information the Residents can bring her the better it will be.

When questioned by Crystal Doyle if the Residents can get a credit for owning a vehicle since the Town does not provide bus line transportation as do other neighboring towns, Vinnie Klimas noted it would be whatever the regulations state. Vinnie Klimas stated the Town does have Dial-A-Ride. Crystal Doyle stated this service was very limited for travel to different towns, doctor appointments, and has a three hour window.

Tracy Ciriello stated at this time the only credit she knows of is if the Resident is paying for transportation for medical needs; a brief discussion followed.

When questioned by Crystal Doyle, Tracy Ciriello stated Residents who misreport income would normally have to pay the past retro amount.

Citing a past example at a different Housing Authority, Matt Fontaine stated DOH had determined the Resident was still responsible for a misunderstanding concerning their pension income and had to enter into a payment plan to pay back the money owed and briefly elaborated.

Crystal Doyle questioned if the Residents would be signing a new lease when they do a recertification noting she has never signed a new one.

Tracy Ciriello stated it is called a Lease Amendment to the Resident's lease. She further stated the paperwork consists of three pages with a calculation sheet and states that the Resident's lease has been amended and the rent amount is shown for the next year.

Vinnie Klimas stated there are a few leases that are so old and don't contain the ingredients of the current lease, noting the Board will be reviewing and updating them.

Tracy Ciriello stated she began with January recertifications and is currently working through September.

Matt Fontaine stated he felt Tracy Ciriello's time would be best spent working for the next two weeks on recertifications for July, August, September and October. Matt Fontaine stated nothing can be implemented before July 1<sup>st</sup> anyway.

Vinnie Klimas requested if anyone has any questions to put them in writing and bring them to the Office, so Matt Fontaine and Attorney Mike Wrona can review them and have answers ready for the next scheduled Regular Housing Authority meeting. Vinnie Klimas stated the comments, if necessary, may also be sent to CHFA for their review and comments.

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When questioned by Paul Pelke, Vinnie Klimas stated there have been no rent increases in years at Gosinski Park, noting all Housing Authority have annual rent increases. Referring to the distributed Lease information attachment, Vinnie Klimas stated the printed information is shown on the new leases and is part of a natural rent adjustment that is everywhere. Vinnie Klimas stated costs at Gosinski Park are expanding and the need exists to bring in money to meet those costs.

Tracy Ciriello stated currently they are taking care of an administrative error that occurred. She further stated this is something that should be done every year to stay on track for doing things correctly and on an annual basis, so it is fair for everyone.

**Reminder, next Regular meeting is Tuesday, May 19<sup>th</sup>, 5:00 p.m., Community Hall**

Vinnie Klimas stated the next Regular meeting of the Housing Authority will be held on Tuesday, May 19, 2026, at 5:00 p.m., in Gosinski Park's Community Hall.

**Adjournment**

There being no further business because it is a Special Meeting of the Housing Authority of the Town of Plymouth, Housing Authority Resident Commissioner Rich Bugnacki made a motion, seconded by Housing Authority Member Kathy Mackiewicz, to adjourn at 5:50 p.m. This motion to adjourn was approved unanimously.

Respectfully Submitted,

*Patricia A. Hale*

Patricia A. Hale  
Recording Secretary