

BID FORM

Apartment Turnover Painting and Plastering

BIDDER'S NAME: VEL CONSTRUCTION LLC

ADDRESS: 75 VOORHIS PLACE

RINGWOOD NJ 07456

TELEPHONE NO.: (201) 466-0166 FAX NO: N/A

E-MAIL ADDRESS: INFO@VELNJ.COM

TO: HOUSING AUTHORITY OF THE CITY OF BAYONNE
(the "AUTHORITY")

ADDRESS: 549 Avenue A, P.O. Box 277

Bayonne, New Jersey 07002

TELEPHONE NO. : 201-339-8700 FASCIMILE NO : 201 436-0995

ATTENTION: Mr. John T. Mahon EXECUTIVE DIRECTOR

Pursuant to and in accordance with your Advertisement for Bids for work at these designated locations, and in accordance with the Instructions for Bidder's relating thereto, the undersigned hereby agrees to furnish all plant, labor, materials, supplies, equipment, and other facilities necessary or proper for, or incidental to, or as required by the bid materials prepared by the Housing Authority of the City of Bayonne and dated 2026, along with all other addenda issued and mailed to the undersigned prior to the date of opening of bids.

It is hereby certified that the undersigned is the only person interested in this bid as Principal, and that the bid is made without collusion with any person, firm, or corporation.

TOTAL LUMP SUM SINGLE CONTRACT BID:

The bid is based on the cost per square foot of surface prepped, primed and painted as described in the technical specifications, and the cost per square foot of plaster repairs. Payment to the contractor will be based on the total square footage completed and deemed acceptable by the Authority each month.

Bid Price Calculation: (Insert prices, one for painting and one for plastering then multiply for total cost)

Job	Max sq ft.	Cost per sq ft	Total cost per job
Painting -----	396,000 sq. ft. x	\$1.97 per sq. ft. =	\$780,120.00
Plastering-----	4,000 sq. ft. x	\$9.00 per sq. ft. =	\$36,000.00
(Combine both totals for a final bid price)		Total Bid Price	<u>\$816,120.00</u>

Total Bid Price

For the sum of: (words) Eight Hundred Sixteen Thousand One Hundred Twenty dollars \$(numbers) **\$816,120.00**

All blank spaces for total bid prices must be filled in, or typewritten, in both words and figures. This total bid price must be the same here and the total shown immediately above as the sum of the Bid Price Calculation.

BID DOCUMENT SUBMISSION CHECKLIST
HOUSING AUTHORITY OF THE CITY OF BAYONNE

Apartment Turnover Painting & Plastering
(Name of Construction Project)

(Project or Bid Number)

PLEASE SUBMIT ORIGINAL AND TWO (2) COPIES OF BID DOCUMENTS

**A. Failure to submit the following documents is a mandatory cause for the bid to be rejected.
(N.J.S.A. 40A:11-23.2)**

Required with
Submission of Bid
(Owner's checkmarks)

Initial Each Item
Submitted with Bid
(Bidder's initials)

<u>✓</u>	A bid guarantee as required by N.J.S.A. 40A:11-21	<u>S.W</u>
<u>✓</u>	A certificate from a surety company, pursuant to N.J.S.A. 40A:11-22	<u>S.W</u>
<u>✓</u>	A statement of corporate ownership, pursuant to N.J.S.A. 52:25-24.2	<u>S.W</u>
<u>✓</u>	A listing of subcontractors, as required by N.J.S.A. 40A:11-16	<u>S.W</u>
<u>✓</u>	If applicable, bidder's acknowledgement of receipt any notice (s) or revision (s) or addenda to an advertisement, specifications or bid document (s)	<u>S.N</u>

**B. Failure to submit the following documents may be cause for the bid to be
rejected (N.J.S.A. 40A:11-23.1b)**

Required With
Submission of Bid
(Owner's checkmarks)

Initial each Item
Submitted with Bid
(Bidder's initials)

<u>✓</u>	Bid document submission checklist	<u>S.W</u>
<u>✓</u>	A Bid Form	<u>S.W</u>
<u>✓</u>	A previous participation certificate (HUD 2530)	<u>S.W</u>
<u>✓</u>	Business Registration Certificate or Certificate and Registration for Individuals, pursuant to N.J.S.A. 40A:11-16 and 52:32-44 for both the bidder and all Subcontractors required to be listed in this Bid, as referenced above and as required by N.J.S.A. 40A:11-16	<u>S.N</u>

<u>✓</u>	A performance and payment bond (certificate from a surety company, if your bid is accepted, they will furnish the performance bond)	<u>S.W</u>
<u>✓</u>	Representations, certifications and other statements of bidders (HUD 5369-A)	<u>S.W</u>
<u>✓</u>	Non-collusive affidavit (must be notarized)	<u>S.W</u>
<u>✓</u>	Bidder's affidavit	<u>S.W</u>
<u>✓</u>	Qualifications questionnaire	<u>S.W</u>
<u>✓</u>	Contracts completed in the last five years	<u>S.W</u>
<u>✓</u>	Status of contracts in hand	<u>S.W</u>
<u>✓</u>	Statement of Compliance	<u>S.W</u>
<u>✓</u>	Affidavit for affirmative action plan (must be notarized)	<u>S.W</u>
<u>✓</u>	Voluntary act and deed acknowledgment	<u>S.W</u>

c. SIGNATURE: The undersigned hereby acknowledges and has submitted the above listed requirements.

Name of Bidder: VEL CONSTRUCTION LLC

By Authorized Representative:

Signature: Nowicki

Printed Name and Title: SYLWIA NOWICKI

Date: 2/3/2026

NO ADDENDUMS RECEIVED

ACKNOWLEDGEMENT OF RECEIPT OF CHANGES TO BID DOCUMENTS FORM

HOUSING AUTHORITY OF THE CITY OF BAYONNE

Apartment Turnover Painting and Plastering

(Name of Construction Project)

(Project or Bid Number)

In accordance with N. J. S. A. 40A: 11-23a, the undersigned bidder hereby acknowledges receipt of the following notices, revisions, or addenda to the bid advertisement, specifications or bid documents. By indicating date or receipt, bidder acknowledges the submitted bid takes into account the provisions of the notice, revision or addendum. Note that the local unit's record of notice to bidders shall take precedence and that failure to include provisions of changes in a bid proposal may be subject for rejection of the bid. Moreover, you must provide the following information when submitting the bid. Failure to do so shall render a bidder's bid proposal unresponsive, and shall constitute a fatal defect that cannot be cured by a governing body, and shall cause the bid to be rejected without opportunity to cure the defect.

Title of Addendum/Revision

How Received

Date Received

(mail, fax,
pick-up, etc.)

N/A

Acknowledgement by bidder:

Name of Bidder: VEL CONSTRUCTION LLC

By Authorized Representative:

Signature: Nowicki

Printed Name and Title: SYLWIA NOWICKI

Date: 2/3/2026

In submitting this bid, it is agreed:

1. S.W to accept the provisions of the Instructions to Bidders;
2. S.W to enter into and execute a contract, if awarded, on the basis of the bid;
3. S.W to accomplish the work in accordance with the drawings and specifications;
4. S.N to complete the work within the specified time after contract signing;
5. S.N to furnish bonds as required in the specifications; and
6. S.N to engage in the alternative dispute resolution procedure set forth in the Mediation Rules of the Authority, currently in effect, on file with the Authority and available upon request.

In submitting this bid, I have received and included the following addenda:

Addendum Number		Dated
<u>N/A</u>	<u>NO ADDENDUMS RECEIVED</u>	

In submitting this bid, I have attached the following:

- S.W ✓ Letter from my surety company stating that it will provide bidder with Performance Bond called for in the Project Manual.
- S.N 2. ✓ Bid Guarantee in the form of a Certified Check or Bid Bond in the following amount: for contracts up to \$200,000 the bid guarantee amount shall be 10%; for contracts from \$200,001 to \$400,000 the bid guarantee shall be \$20,000; for contracts over \$400,000 the bid guarantee shall be 5%.
- S.N 3. ✓ Statement of Bidder's Qualifications.
- S.N 4. ✓ Non-Collusive Affidavit.
- S.N 5. ✓ Disclosure Statement of Ownership.
- S.N 6. ✓ Affidavit for Affirmative Action Plan.
- S.N 7. ✓ Bidder's Affidavit.
- S.N 8. ✓ Qualification Questionnaire.
- S.N 9. ✓ Previous Participation Certification.
- S.N 10. ✓ Voluntary Act and Deed Acknowledgement.
- S.N 11. ✓ Subcontractor Certificates.
- S.W 12. ✓ Other submittals required elsewhere in the Project Manual.

It is agreed that the Authority shall be permitted to accept this bid within the period stipulated in the Project Manual without further cost to the Authority. It is further agreed that Authority is not bound to accept the lowest bid of any submitted.

It is agreed that the successful bidder, upon his failure or refusal to execute and deliver the contract and bonds required within ten (10) days after he had received notice of the acceptance of his bid, shall forfeit to the Housing Authority, as liquidated damages for such failure or refusal, the security deposit with his bid. In addition, the Contractor shall submit the consent of surety from a surety listed in the most recent publication of the Department of Treasury Circular No. 570.

In as much as the exact amount of damage and loss to the Authority which will result from failure of the contractor to complete the work within the time herein specified is difficult to ascertain, the damages for delay in case of such failure on the part of the Contractor shall be liquidated in the amount called for in the Project Manual for each consecutive calendar day (Sunday and Holidays included) by which the Contractor shall fail to substantially, complete the work under this Contract in accordance with the provisions hereof, and such liquidated damages shall be deductible from any funds due the Contractor under this Contract.

NOTE: If the bid is made by a corporation, it shall be signed by the President or other authorized officer and attach the corporate seal to be attested by the Secretary.

Submitted by: VEL CONSTRUCTION LLC
Legal Name of Corporation

Address: 45 Voorhis Pl, Ringwood NJ 07456

Telephone: (201) 466-0166 Facsimile: 112

E-Mail: INFO@VELNJ.COM

Name of State of Incorporation: NEW JERSEY

Signed By: Monchi Title: MANAGING MEMBER

Attest: SYLWIA NOWICKI (Place Corporate Seal Here)

Date: 2/3/2026

Note: If the bid is made by an unincorporated firm or partnership, it shall be signed in the firm or partnership name and also by two or more of the partners or members of the firm in their names.

Submitted by: VEL CONSTRUCTION LLC

Address: 45 Voorhis PLACE
RINGWOOD NJ 07456

Telephone: (201) 466-0166 Facsimile: 112

E-Mail: INFO@VELNJ.COM

Signed By: Monchi Title: MANAGING MEMBER

Signature of Owner or Partner

Sylwia Nowicki

Title: MANAGING MEMBER

Signature of Owner or Partner

Date: 2/3/2026

1. The undersigned hereby agrees to perform the work for the price stipulated above in accordance with the terms of the Contract and Specifications.

VEL CONSTRUCTION uc

Name of Firm

Nowicki 2/3/2026
Authorized Signature-Date SYLWIA NOWICKI

2. By submittal of a bid, Contractor represents that he has visited the Project Site (s) and has familiarized himself with the job conditions by means of inspection and examination of the work area.
3. Contractor shall provide 100% Insurance of Performance and Payment Bond, from a U.S. approved surety duly licensed in the State of New Jersey. If at any time the Authority, for justifiable cause, shall be or become dissatisfied with any surety or sureties then upon the Performance or Payment Bonds, the contractor shall, within five (5) days after notice from the Authority, substitute acceptable bond (or bonds) in such form and sum and signed by such other surety or sureties as may be acceptable to the Authority. The premiums on such bond (s) shall be paid by the Contractor. No further payment shall be deemed due nor shall be made until the new surety or sureties shall have furnished such an acceptable bond to the Authority.
4. Contractor shall provide proof of complete comprehensive and liability insurance.
5. The Housing Authority hereby represents that the condition's of the locations for which service are required at the time of the Bidder's inspection may be altered or changed. It is the responsibility of the Bidder to make himself aware of any changes in the job conditions.
6. In submitting this bid, the bidder understands that the right is reserved by the Housing Authority to reject any and all bids, and it is agreed that this bid may not be withdrawn for a period of sixty (60) days from the opening thereof.
7. The Housing Authority reserves the right to award or not to award a contract in the Housing Authority's best interest.
8. The Housing Authority reserves the right to reject any bid if evidence submitted by, or investigation of, such bidder fails to satisfy the Authority that such Bidder is properly qualified to carry out the obligations of the contract and to complete the work contemplated herein. Conditional bids will not be accepted.
9. Attached is a Statement of Bidder's Qualifications properly executed.
10. Attached hereto is an Affidavit in proof that the undersigned has not entered into any collusion with any person in respect to this bid or any other bid or the submitting of bids for the Contract for which his bid is submitted.
11. Attached hereto is Form HUD-2530, which shall be completed, signed and submitted with this bid. Submit one original only.
12. Attached hereto is Form HUD 5369-A, which shall be completed, signed and submitted with this bid. Submit one original only.
13. Attached hereto are a Voluntary Act and Deed Acknowledgement by the Secretary of the Bidder which must be completed, executed, notarized and submitted together with this bid. The successful bidder's acknowledgement shall be incorporated into the Contract at the time of award. Submittal of this acknowledgement is a prerequisite to the validity of this bid.
14. The bidder represents that he has, has not participated in a previous contract or subcontract subject to either the Equal Opportunity Clause herein or the clause originally contained in Section 201 of Executive Order No. 11114; that he has, has not, filed all required compliance reports, and that representation indicating submission of required compliance reports, signed by proposed subcontractors, will be obtained prior to subcontracts.
15. The Bidder certifies that he does not maintain or provide for his employees any segregated facilities at any of his establishments, and that he does not permit any of his employees to perform their services at any location under his control where segregated facilities are maintained. The Bidder certifies further that he will not maintain or provide for his employees any segregated facilities at any of his establishments, and that he will not

permit any of his employees to perform their services at any location under his control where segregated facilities are maintained. The Bidder agrees that a breach of this certification will be a violation of the Equal Opportunity Clause in any contract, resulting from his acceptance of the bid. As used in this certification, the terms "segregated facilities" means any waiting rooms, work areas, restrooms and washrooms, restaurants and other areas, parking lots, drinking fountains, recreation or entertainment areas, transportation, and housing facilities provided for employees which are segregated by explicit directive or are in fact segregated on the basis of race, color, religion, or national origin, because of habit, local custom, or otherwise. The Bidder agrees that (except where he has obtained certifications from proposed subcontractors for specific time periods) he will obtain identical certifications from proposed subcontractors prior to the award of subcontracts exceeding \$10,000, which are not exempt from the provisions of the Equal Opportunity Clause, and that he will retain such certifications in his files.

16. The undersigned Bidder hereby agrees that if this bid shall be accepted by the Housing Authority and the Undersigned shall fail to execute and deliver the Contract and performance bonds in accordance with the requirements of the Instructions to Bidders, then the undersigned shall be deemed to have abandoned the Contract and thereupon the Bid and its acceptance shall be null and void and the Housing Authority may be entitled to the amount of the certified check, cashier's check, or bid bond as damages, otherwise said certified check, cashier's check or bid bond shall be returned to the undersigned.
17. This bid is accompanied by a certified check \$_____, cashier's check \$_____, or Bid Bond \$ 51. to the order of the Housing Authority in an amount as follows: for contracts up to \$200,000 the bid guarantee amount shall be 10%; for contracts from \$200,001 to \$400,000 the bid guarantee shall be \$20,000; for contracts over \$400,000 the bid guarantee shall be 5%. Any surety company used for the purpose of issuing a bid or performance and payment bond must be approved to act as on bonds securing government contracts issued by the U.S. Treasury Circular No. 570, as published annually in the Federal Register.
18. **CONTRACT PERIOD** The work shall commence at the time stipulated and shall be fully completed within the terms of the specifications. Contract period shall be from March 14, 2026 to March 13, 2027.
19. **ALTERNATIVE DISPUTE RESOLUTION** In submitting this bid, the bidder acknowledges that, pursuant to N.J.S.A. 40A:11-50 (P.L. 1997, c.371), the contract documents contain provisions for an alternative dispute resolution ("ADR") procedure, set forth and defined, in its entirety, in Paragraph 31, entitled "Disputes" of the General Conditions of the Contract, as amended by the Special Conditions of the Contract, incorporated herein by reference, which procedure conforms to the industry standards, and which must be utilized to attempt to resolve disputes arising under the contract prior to such disputes being submitted to a court for adjudication. Any such dispute shall be settled by mediation, as that term is defined in the Special Conditions, pursuant to the Mediation Rules of the Housing Authority (the "Mediation Rules"). The Contractor, as the successful bidder, agrees to mediation pursuant to the Mediation Rules, currently in effect, on file with the Housing Authority and available upon request. The cost of Mediation shall be paid entirely by the Contractor. Nothing in this section shall prevent the contracting unit/officer from seeking injunctive or declaratory relief in court at any time. When a dispute concerns more than one contact, i.e. a construction contact and a related contract involving design, architecture, management, or engineering, or when more than one dispute of a similar nature arises under a construction, all interested parties may be included in the ADR proceeding, at the request of one of the contracting parties, unless determined to be inappropriate by the person appointed to resolve the dispute. The term "construction contract" includes contracts for construction, or its related architecture, engineering, or construction management. The ADR shall not apply to disputes concerning the bid solicitation or award process or to the formation of contracts or subcontracts to be entered into pursuant to N.J.S.A. 40A:11-1 *et seq.*.
20. **CONTRACTOR'S EXPERIENCE** The contractor shall be State licensed contractor and shall be totally familiar with all the procedures and materials. The Contractor shall provide written documentation of previous experience. The Housing Authority may make such investigations as deemed necessary to determine the ability of the bidder to perform the work, and the bidder shall furnish to the Authority all such information and data for this purpose as the Authority may request, including but not limited to, his previous experience in performing comparable work, his business and technical organizations, and financial resources.

21. **BUSINESS REGISTRATION CERTIFICATE** At the time of the bid, the bidder should submit a certification that the bidder has complied with the business registration provisions of N.J.S.A. 52:32-44 and N.J.S.A. and N.J.S.A. 40A:11-23.2, and, in particular, that the bidder has either: (a) obtained a Business Registration Certificate from the State of New Jersey, Department of Treasury and has attached a true copy of the said Certification; or (b) obtained a Certificate of Registration for Individuals Contracting with Public Agencies from the State of New Jersey, Department of the Treasury and has attached a true copy of the said Certificate to the Certification. Failure to submit this form and its accompanying documents could result in rejection of the bid. However, pursuant to N.J.S.A. 40A:11-23.2 and N.J.S.A. 52:32-44 (1) (b), both as recently amended in January, 2010 by P.L. 2009, c.315 the Authority, at its sole option and discretion, can determine that the Contractor to be the lowest responsible bidder can provide the Business Registration Certificate to the Authority subsequent to the bidding process, but prior to the time a contract is executed.

22. **LICENSED SUBCONTRACTORS** At the time of the bid, the bidder should submit a certificate, which lists subcontractors for the furnishing of plumbing, gas fitting heating/ventilation/air conditioning, electrical, structural steel and ornamental iron work. Said certificate shall identify the scope of work for which each listed subcontractor for the above referenced trades has submitted a price quote and for which the bidder has agreed to award to each subcontractor should the bidder be awarded the contract. Said certificate shall also include for each subcontractor named thereon: (a) the subcontractor name; (b) address; (c) telephone number; (d) New Jersey license number (if applicable); and (e) name of licensee (if applicable). Failure to submit this form and its accompanying documents will result in rejection of the bid. In addition, at the time of bid, the bidder should submit a copy of the Business registration Certificate and enter on the subcontractor certificate the number of such certificate for each subcontractor required to be listed as a subcontractor. However, pursuant to the revisions in law described in paragraph 21 above, the Authority, as its sole option and discretion, can determine that the Contractor determined to be the lowest responsible bidder can provide the Business Registration Certificate of any subcontractor required to be listed to the Authority subsequent to the bidding process, but prior to the time a Contract is executed with the Contractor.

23. **TAX EXEMPTION** Bidders are to take note that the Housing Authority is an exempt organization under the provisions of the New Jersey State Sales and Use Tax and the payment of sales taxes are not required.

24. **LEAD-BASED PAINT** Any contractor awarded a contract shall comply with 24 CFR Part 35 prohibiting the use of lead-based paint.

25. **GUARANTEE OF WORK** The Contractor shall guarantee all work and materials under this contract to be free from defects in workmanship or materials except for normal wear and tear for a period of one (1) year from the date of completion and acceptance by the Authority and agrees to replace any such defects at no charge to the Authority during that period. The Contractor agrees to furnish a surety corporation bond in the amount of five (5) percent of the paid contract price to insure the one (1) year guarantee obligations prior to final payment.

NOTE: The penalty for making false statements in offers is prescribed in 18 U.S.C. Section 1001.

Date:

2/3/2026

Wojciech
Signature

By: SYLWIA NOWICZI
Name

Title: MANAGING
MEMBER

Official Address:

45 VOORHIS PLACE
RINGWOOD NJ
07456

BIDDER'S STATEMENT OF OWNERSHIP

In accordance with N.J.S.A. 52:25-24.2 provides the following information when submitting the bid.

Failure to do so shall render a bidder's bid proposal unresponsive, and shall constitute a fatal defect that cannot be cured by a governing body, and shall cause the bid to be rejected without opportunity to cure the defect.

PART I – If the bidder is a corporation:

Name of Corporation VEL CONSTRUCTION
State of Incorporation NEW JERSEY
Date of Incorporation 6/16/2014

For those individuals * who own 10 percent or more of any class of its stock:

<u>NAMES</u>	<u>ADDRESS</u>
<u>SYLWIA NOWICKI - 33%</u>	<u>- 10 BROOK RD, HEWITT NJ</u>
<u>FREDDY DUARTE - 33%</u>	<u>- 378 N 11th ST. PROSPECT PARK NJ</u>
<u>LUBICA PEREK - 33%</u>	<u>- 75 VOORHIS PL. RINGWOOD NJ</u>

PART II – If the bidder is a partnership:

N/A
Name of Partnership _____
County in which certificate of Tradename is filed _____

For those individuals * who own 10 percent or more of the interest in the partnership:

<u>NAMES</u>	<u>ADDRESS</u>
_____ _____ _____	_____

Part III – If the bidder is a sole proprietorship:

_____, hereby certifies that I am the sole owner of
_____, the bidder therein.

Signature of person who completed Part I, II or III above

SYLWIA NOWICKI

* If any of the individuals listed below is a partnership or corporation, a separate sheet should be attached giving the same information requested above for each such partnership or corporation.

Similarly if any additional entry is a partnership or corporation, information must be provided to the level of ownership required to document ultimate ownership in the persons (not partnerships or corporations).

Form of Non-Collusive Affidavit

AFFIDAVIT
(Prime Bidder)

State of NEW JERSEY)
County of PASSaic) : ss 82-1881061

Sylvia Nowicki being first duly sworn, deposes and says:

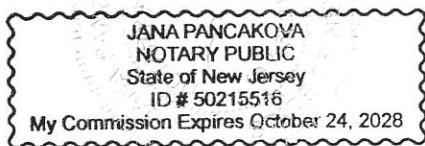
That he is MANAGING MEMBER the
(a partner or officer of the firm of, etc.)
party making the foregoing proposal or bid, that such proposal or bid is genuine and not
collusive or sham, that said bidder has not colluded, conspired, connived or agreed,
directly or indirectly, with any bidder or person, to put in a sham bid or to refrain from
bidding and has not in any manner, directly or indirectly, sought by agreement or
collusion, or communication or conference with any person, to fix the bid price of affiant
or of any bidder, or to fix any overhead, profit or cost element of said bid price, or of that
of any other bidder, or to secure any advantage against the HOUSING AUTHORITY OF
THE CITY OF BAYONNE or any person interested in the proposed contract; and

That all statements in said proposal or bid are true.

Nowicki
Signature of: SYLWIA NOWICKI
Bidder, if the bidder is an
individual;
Partner, if the bidder is
a partnership;
 Officer, if the bidder is a
corporation.

Subscribed and sworn to before me
this 3rd day of February

Feb
My commission expires _____



BID No.

Housing Authority City of Bayonne
at
Bayonne, NJ

BIDDER'S AFFIDAVIT

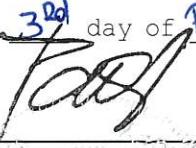
[This Affidavit is part of the Proposal)

STATE OF NEW JERSEY)) :ss 82-1881061
COUNTY OF PASSAIC
(Fill In)

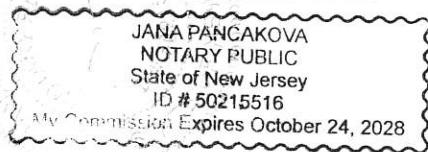
Sylwia Nowicki being duly sworn, deposes and says
that he resides at 10 Brook Rd, Hewitt NJ 07442 that she is the
MANAGING MEMBER who signed the above Bid or APARTMENT TURNOVER & PAINTING & PLASTERING
Title]

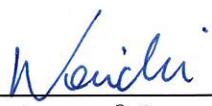
Proposal, that he was duly authorized to sign and that the proposal is the
true offer of the Proposer, that the seal attached is the seal of the
Proposer and that all the declarations and statements contained in the
Proposal are true to the best of his knowledge and belief.

Subscribed and sworn to before me

at Possie County
on this 3rd day of February 2026


[Notary Public]
My commission expires _____




Signature of Proposer [Seal]
SYLWIA NOWICKI

Qualifications Questionnaire

The Housing Authority of the City of Bayonne Bid for: for **APARTMENT TURNOVER PAINTING & PLASTERING**

Name of Bidder: VEL CONSTRUCTION LLC

Address: 75 Voorhis Place, Ringwood NJ 07456

1. How many years have you been in the Painting business?

8 years

2. How long has your company been in business?

8 years

3. What type of equipment do you own that is available and intended for this project?

Please see attached

4. Have you ever failed to complete any work awarded to you?

_____ If yes explain. _____
NO

5. Are you going to have the same staff at all times, performing the work required? YES

6. How available are you, in case an issue comes up on site?

ALWAYS AVAILABLE - CELL NO. - (201) 466-0166

7. How long do you think it will take to complete an apartment?

As per Contract requirements : March 14, 2026 - March 13, 2027

CONTRACTS COMPLETED IN LAST FIVE YEARS

List the more important contracts completed by you in the last five years, stating approximate gross cost for each, and the month and year completed.

OWNER	LOCATION	DESCRIPTION	DATE OF CONTRACT START	GROSS AMOUNT OF CONTRACT	EXPECTED DATE OF COMPLETION
-------	----------	-------------	------------------------------	--------------------------------	-----------------------------------

Please see attached

STATUS OF CONTRACTS ON HAND

List the most current contracts that are still active with the approximate gross cost for each, start date and expected date of completion.

OWNER	LOCATION	DESCRIPTION	DATE OF CONTRACT START	GROSS AMOUNT OF CONTRACT	EXPECTED DATE OF COMPLETION
-------	----------	-------------	------------------------------	--------------------------------	-----------------------------------

Please see attached

AFFIRMATIVE ACTION AFFIDAVIT

Pursuant to the regulations promulgated by the Affirmative Action of the State of New Jersey in accordance with Laws of Public Law 1975, Chapter 127 and all its latest amendments stated in the Circulars of the Secretary of the Treasury of the State of New Jersey, as are included with these specifications, contractors furnishing goods or services to the Authority must agree, where applicable, to the following:

During the performance of this contract, the contractor agrees as follows:

1. To comply with all the regulations of Affirmative Action Laws of the State of New Jersey, Public Law 1975, Chapter 127.
2. To comply with all requirements stated in (N.J.A.C. 17:27) a memorandum entitled "Affirmative Action Requirements for Public Agencies in the Awarding of Contracts" (the "Memorandum").
3. To comply with all requirements of a Notice and explanation of certain revisions to Exhibit B, Mandatory Affirmative Action Language: Construction Contractors (the "Notice").

The undersigned hereby states, have fully read and agrees to comply with the above, and is familiar with the regulations described therein and will furnish further information if requested by the Authority confirming the compliance with above stated regulations. I am also aware that if the firm of VEL CONSTRUCTION LLC does not comply with Public Laws 1975, Chapter 127 and the rules and regulations issued pursuant thereto that no monies will be paid by the Authority and that the firm of VEL CONSTRUCTION LLC may be debarred from all public contracts for a period of up to five (5) years.



(Signature)

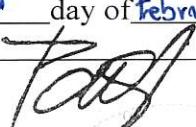
February 3rd, 2026

MANAGING MEMBER

Title:

(Sole Proprietor, General Partner
of Corporate Officer)

Subscribed and sworn to before me
This 3rd day of February, 2026



My commission expires

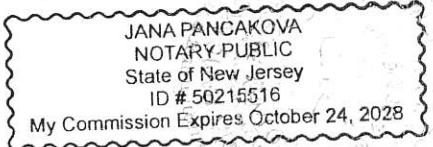


EXHIBIT B

P.L. 1975, C. 127 (N.J.A.C. 17:27)
MANDATORY AFFIRMATIVE ACTION LANGUAGE
CONSTRUCTION CONTRACTS

During the performance of this contract, the contractor agrees as follows:

- a. The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment, because of age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation. The contractor will take affirmative action to ensure that such applicants are recruited and employed, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation. Such action shall include but not be limited to the following: employment, up-grading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause;
- b. The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation;
- c. The contractor or subcontractor, where applicable, will send to each labor union or representative of workers with which it has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the agency contracting officer advising the labor union or workers representative of the contractor's commitments under this act and shall post copies of the notice in conspicuous places available to employees and applicants for employment;
- d. The contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to P.L. 1975, c.127, as amended and supplemented from time to time.
- e. When hiring workers in each construction trade, the contractor or subcontractor agrees to attempt in good faith to employ minority and female workers in each construction trade consistent with the applicable employment goal prescribed by N.J.A.C. 17:27-7.3; provided, however, that the Affirmative Action Office may, in their discretion, exempt a contractor or subcontractor from compliance with the good faith procedures prescribed by the following provisions, A, B and C, as long as the Affirmative Action Office is satisfied that the contractor is employing

workers provided by the union and provides evidence, in accordance with standards prescribed by the Affirmative Action Office, that its percentage of active "card carrying" members who are minority and female workers is equal to or greater than the applicable employment goal prescribed by N.J.A.C. 17:27-7.3, promulgated by the Treasurer pursuant to P.L.1975, c.127, as amended and supplemented from time to time. The contractor or subcontractor agrees that a good faith effort shall include compliance with the following procedures:

- (A) If the contractor or subcontractor has a referral agreement or arrangement with union for a construction trade, the contractor or subcontractor shall, within three days of the contract award, seek assurances from the union that it will cooperate with the contractor or subcontractor as it fulfills its affirmative action obligations under this contract and in accordance with the rules promulgated by the Treasurer pursuant to P.L. 1975, c.127, as supplemented and amended from time to time. If the contractor or subcontractor is unable to obtain said assurances from the construction trade union at least five days prior to commencement of construction work, the contractor or subcontractor agrees directly to attempt to hire minority and female workers consistent with the applicable employment goal. If the contractor's or subcontractor's prior experience with a construction trade union, regardless of whether the union has provided said assurances, indicates a significant possibility that the trade union will not refer sufficient minority and female workers consistent with the applicable employment goal, the contractor or subcontractor agrees to be prepared to hire minority and female workers directly, consistent with the applicable employment goal, by complying with the hiring procedures prescribed under, (B) below; and the contractor or subcontractor further agrees to immediately take said action if it determines or is so notified by the Affirmative Action Office that the union is not referring minority and female workers consistent with the applicable employment goal.
- (B) If the hiring of a workforce consistent with the employment goal has not or cannot be achieved for each construction trade by adhering to the procedures of (A) above, or if the contractor does not have a referral agreement or arrangement with a union for construction trade, the contractor or subcontractor agrees to take the following actions consistent with the applicable county employment goals:
 - (1) To notify the Public Agency Compliance Officer, Affirmative Action Office, and at least one approved minority referral organization of its manpower needs, and request referral of minority and female workers;
 - (2) To notify any minority and female workers who have been listed with it as awaiting available vacancies;
 - (3) Prior to commencement of work, to request the local construction trade

S.N

(union, if the contractor or subcontractor has a referral agreement or arrangement with a union for the construction trade, to refer minority and female workers to fill job openings;

- (4) To leave standing requests for additional referral to minority and female workers with the local construction trade union, if the contractor or subcontractor has a referral agreement or arrangement with a union for the construction trade, the State Training and Employment Service and other approved referral sources in the area until such time as the workforce is consistent with the employment goal;
- (5) If it is necessary to layoff some of the workers in a given trade on the construction site, to assure, consistent with the applicable State and Federal statutes and court decisions, that sufficient minority and female employees remain on the site consistent with the employment goal; and to employ any minority and female workers so laid off by the contractor on any other construction site in the area on which its workforce composition is not consistent with an employment goal established pursuant to rules implementing P.L. 1975, c.127;
- (6) To adhere to the following procedure when minority and female workers apply or are referred to the contractor or subcontractor:
 - (i) If said individuals have never previously received any document or certification signifying a level of qualifications lower than that required, the contractor or subcontractor shall determine qualifications of such individuals and if the contractor's or subcontractor's workforce in each construction trade is not consistent with the applicable employment goal, it shall employ such persons which satisfy appropriate qualification standards; provided however, that a contractor or subcontractor shall determine that the individual at least possesses the skills and experience recognized by any worker's skills and experience classification determination which may have been made by a Public Agency Compliance Officer, union, apprentice program or a referral agency, provided the referral agency is acceptable to the Affirmative Action Office and provided further, that, if necessary, the contractor or subcontractor shall hire minority and female workers who qualify as trainees pursuant to these regulations. All of the requirements of this paragraph, however are limited by the provisions of (C) below.
 - (ii) If the contractor's or subcontractor's workforce is consistent with the applicable employment goal, the name of said female or minority group individual shall be maintained on a waiting list for the first consideration, in the event the contractor's or subcontractor's workforce is no longer consistent with the applicable employment goal.

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(iii) If, for any reason, said contractor or subcontractor determines that a minority individual or female is not qualified or if the individual qualifies as an advanced trainee or apprentice, the contractor or subcontractor shall inform the individual in writing with the reasons for the determination, maintain a copy in its files, and send a copy to the Public Agency Compliance Officer and to the Affirmative Action Office.

(7) To keep complete and accurate record of all requests made for referral of workers in any trade covered by the contract and on forms made available by the Affirmative Action Office and shall be submitted promptly to that office upon request.

(C) The contractor or subcontractor agrees that nothing contained in (B) preceding provision shall preclude the contractor or subcontractor from complying with the hiring hall or apprenticeship provisions in any applicable collective bargaining agreement or hiring hall agreement, and, where required by custom or agreement, it shall send journeymen and trainees to the union for referral, or to the apprenticeship program for the admission, pursuant to such agreement or arrangement; provided, however, that where the practices of a union or apprenticeship program will result in the exclusion of minorities and females or the failure to refer minorities and females consistent with the county employment goal, the contractor or subcontractor shall consider for employment persons referred pursuant to said provisions (B) without regard to such agreement or arrangement; provided further, however, that the contractor or subcontractor shall not be required to employ female and minority advanced trainees and trainees in numbers which result in the employment of advanced trainees and trainees as a percentage of the total workforce for the construction trade, which percentage significantly exceeds the apprentice to journey worker ratio specified in the applicable collective bargaining agreement, or in the absence of a collective bargaining agreement, exceeds the ratio established by practice in the area for said construction trade. Also the contractor or subcontractor agrees that, in implementing the procedures of the preceding provisions (B) it shall, where applicable, employ minority and female workers residing within the geographical jurisdiction of the union.

(D) The contractor agrees to complete an Initial Project Manning Report on forms provided by the Affirmative Action Office or in the form prescribed by the Affirmative Action Office and submit a copy of said form no later than 3 days after signing a construction contract; provided, however, that the public agency may extend in a particular case the allowable time for submitting the form to no more than 14 days; and to submit a copy of the Monthly Project Manning Report once a month (by the seventh work day of each month) thereafter for the duration of this contract to the Affirmative Action Office and to the Public

S.N

Agency Compliance Officer. The contractor agrees to cooperate with the public agency in the payment of budgeted funds, as is necessary, for on-the-job and off the-job programs for outreach and training of minority and female trainees employed on the construction projects.

(E) The contractor and its subcontractors shall furnish such reports or other documents to the Affirmative Action Office as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the affirmative action office for conducting a compliance investigation pursuant to Subchapter 10 of the Administrative Code (N.J.A.C, 17:27).

*S.N
2/3/206*

Form of Voluntary Act and Deed Acknowledgment

A F F I D A V I T
(Prime Bidder)

State of NEW JERSEY)
County of PASSATC)
): SS 82-1881061

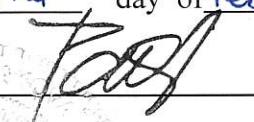
Sylwia Nowicki being first duly sworn,
deposes and says:

That he is MANAGING MEMBER of the
party making the foregoing proposal or bid, and that the

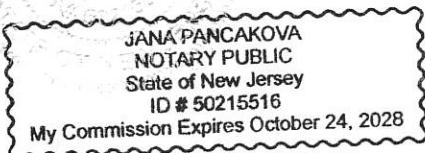
Sylwia Nowicki " of the party making
[partners or officers of the firm of, etc.]
the foregoing proposal or bid have voted to present their bid
proposal to the HOUSING AUTHORITY OF THE CITY OF BAYONNE as their
own voluntary act and deed.

Nowicki
Signature of: SYLWIA NOWICKI
Bidder, if the bidder is an
individual;
Partner, if the bidder is a
partnership;
Officer, if the bidder is a
corporation.

Subscribed and sworn to before me
this 3 RD day of February 2026



my commission expires 2026



NO SUBCONTRACTORS TO BE USED

FORM OF SUBCONTRACTOR CERTIFICATE

In accordance with N.J.S.A. 40A: 11-16, provide the following documentation and/or information when submitting the bid. Failure to provide Business Registration Certificate information may render a bidder's bid proposal unresponsive. However, the authority can determine that the Business Registration Certificate information required by this form can be provided subsequently. Failure to provide all other information required by this form shall render a bidder's proposal unresponsive and shall constitute a fatal defect that shall cause the bid to be rejected.

AFFIDAVIT (Prime Bidder)

State of NEW JERSEY) : ss 82-1881061
County of PASSAIC

)

SYLVIA NOWICKI being first duly sworn, deposes and says:
That he is MANAGING MEMBER (a partner or officer of the firm of, etc.) of
the party making the foregoing proposal or bid, and that in preparing the foregoing proposal
or bid has solicited and received price quotes for the following subcontracted work:

1. PLUMBING, GAS FITTING AND ALL KINDRED WORK

Name of Subcontractor: _____
Address: _____
Phone: _____ N/A
N.J. License# (if applicable): _____
Name of Licensee (if applicable): _____
Scope of work for which price quote was submitted: _____

2. STEAM POWER PLANTS, STEAM AND HOT WATER HEATING AND VENTILATING APPARATUS AND ALL KINDRED WORK

Name of Subcontractor: _____
Address: _____ N/A
Phone: _____
N.J. License# (if applicable): _____
Name of Licensee (if applicable): _____
Scope of work for which price quote was submitted: _____

3. ELECTRICAL WORK

Name of Subcontractor: _____
Address: _____
Phone: _____ **N/A**
N.J. License# (if applicable): _____
Name of Licensee (if applicable): _____
Scope of work for which price quote was submitted: _____

4. STRUCTURAL STEEL AND ORNAMENTAL IRON WORK

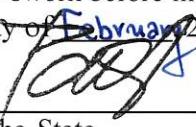
Name of Subcontractor: _____
Address: _____
Phone: _____ **N/A**
N.J. License# (if applicable): _____
Name of Licensee (if applicable): _____
Scope of work for which price quote was submitted: _____

The bidder further states that, if awarded a contract for this project, the bidder shall award a contract to each of the above listed subcontractors.

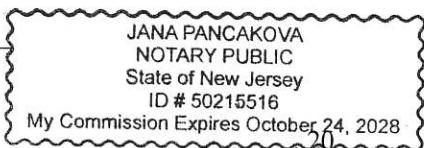


Signature of: Bidder, if the bidder is an individual; **SYLWIA NOWICKI**
Partner, if the bidder is a partnership; **MANAGING MEMBER**
Officer, if the bidder is a corporation.

Subscribed to and sworn before me
this 3rd day of February 2026.



Notary Public of the State
of _____



My commission expires _____

NOTE: Due to the nature of this bid, ordinarily, there will be no sub-contactors for this contract. However, this form is required by law and should be submitted, indicating "none" for each category for which there is no sub-contractor.

**U.S. Department of Housing
and Urban Development**
Office of Public and Indian Housing

Representations, Certifications, and
Other Statements of Bidders

Public and Indian Housing Programs

Representations, Certifications, and Other Statements of Bidders

Public and Indian Housing Programs

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1. Certificate of Independent Price Determination

(a) The bidder certifies that--

(1) The prices in this bid have been arrived at independently, without, for the purpose of restricting competition, any consultation, communication, or agreement with any other bidder or competitor relating to (i) those prices, (ii) the intention to submit a bid, or (iii) the methods or factors used to calculate the prices offered;

(2) The prices in this bid have not been and will not be knowingly disclosed by the bidder, directly or indirectly, to any other bidder or competitor before bid opening (in the case of a sealed bid solicitation) or contract award (in the case of a competitive proposal solicitation) unless otherwise required by law; and

(3) No attempt has been made or will be made by the bidder to induce any other concern to submit or not to submit a bid for the purpose of restricting competition.

(b) Each signature on the bid is considered to

be a certification by the signatory that the signatory--

(1) Is the person in the bidder's organization responsible for determining the prices being offered in this bid or proposal, and that the signatory has not participated and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above; or

(2) (i) Has been authorized, in writing, to act as agent for the following principals in certifying that those principals have not participated, and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above.

Sylvia Nowicki

[insert full name of person(s) in the bidder's organization responsible for determining the prices offered in this bid or proposal, and the title of his or her position in the bidder's organization];

(ii) As an authorized agent, does certify that the principals named in subdivision (b)(2)(i) above have not participated, and will not participate, in any action contrary to subparagraphs (a)(1) through (a)(3) above; and

(iii) As an agent, has not personally participated, and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above.

(c) If the bidder deletes or modifies subparagraph (a) 2 above, the bidder must furnish with its bid a signed statement setting forth in detail the circumstances of the disclosure.

[] [Contracting Officer check if following paragraph is applicable]

(a) Non-collusive affidavit. (applicable to contracts for construction and equipment exceeding \$50,000)

(1) Each bidder shall execute, in the form provided by the PHA/ IHA, an affidavit to the effect that he/she has not colluded with any other person, firm or corporation in regard to any bid submitted in response to this solicitation. If the successful bidder did not submit the affidavit with his/her bid, he/she must submit it within three (3) working days of bid opening. Failure to submit the affidavit by that date may render the bid nonresponsive. No contract award will be made without a properly executed affidavit.

(2) A fully executed "Non-collusive Affidavit" [] is, [] is not included with the bid.

2. Contingent Fee Representation and Agreement

(a) Definitions. As used in this provision:

"Bona fide employee" means a person, employed by a bidder and subject to the bidder's supervision and control as to time, place, and manner of performance, who neither exerts, nor proposes to exert improper influence to solicit or obtain contracts nor holds out as being able to obtain any contract(s) through improper influence.

"Improper influence" means any influence that induces or tends to induce a PHA/IHA employee or officer to give consideration or to act regarding a PHA/IHA contract on any basis other than the merits of the matter.

(b) The bidder represents and certifies as part of its bid that, except for full-time bona fide employees working solely for the bidder, the bidder:

(1) [] has, [] has not employed or retained any person or company to solicit or obtain this contract; and

(2) [] has, [] has not paid or agreed to pay to any person or company employed or retained to solicit or obtain this contract any commission, percentage, brokerage, or other fee contingent upon or resulting from the award of this contract.

(c) If the answer to either (a)(1) or (a)(2) above is affirmative, the bidder shall make an immediate and full written disclosure to the PHA/IHA Contracting Officer.

(d) Any misrepresentation by the bidder shall give the PHA/IHA the right to (1) terminate the contract; (2) at its discretion, deduct from contract payments the amount of any commission, percentage, brokerage, or other contingent fee; or (3) take other remedy pursuant to the contract.

3. Certification and Disclosure Regarding Payments to Influence Certain Federal Transactions (applicable to contracts exceeding \$100,000)

(a) The definitions and prohibitions contained in Section 1352 of title 31, United States Code, are hereby incorporated by reference in paragraph (b) of this certification.

(b) The bidder, by signing its bid, hereby certifies to the best of his or her knowledge and belief as of December 23, 1989 that:

(1) No Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress on his or her behalf in connection with the awarding of a contract resulting from this solicitation;

(2) If any funds other than Federal appropriated funds (including profit or fee received under a covered Federal transaction) have been paid, or will be paid, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress on his or her behalf in connection with this solicitation, the bidder shall complete and submit, with its bid, OMB standard form LLL, "Disclosure of Lobbying Activities;" and

(3) He or she will include the language of this certification in all subcontracts at any tier and require that all recipients of subcontract awards in excess of \$100,000 shall certify and disclose accordingly.

(c) Submission of this certification and disclosure is a prerequisite for making or entering into this contract imposed by section 1352, title 31, United States Code. Any person who makes an expenditure prohibited under this provision or who fails to file or amend the disclosure form to be filed or amended by this provision, shall be subject to a civil penalty of not less than \$10,000, and not more than

\$100,000, for each such failure.

(d) Indian tribes (except those chartered by States) and Indian organizations as defined in

section 4 of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 450B) are exempt from the requirements of this provision.

4. Organizational Conflicts of Interest Certification

The bidder certifies that to the best of its knowledge and belief and except as otherwise disclosed, he or she does not have any organizational conflict of interest which is defined as a situation in which the nature of work to be performed under this proposed contract and the bidder's organizational, financial, contractual, or other interests may, without some restriction on future activities:

(a) Result in an unfair competitive advantage to the bidder; or,
(b) Impair the bidder's objectivity in performing the contract work. In the absence of any actual or apparent conflict, I hereby certify that to the best of my knowledge and belief, no conflict of interest exists with regard to my possible performance of this procurement.

5. Bidder's Certification of Eligibility

(a) By the submission of this bid, the bidder certifies that to the best of its knowledge and belief, neither it, nor any person or firm which has an interest in the bidder's firm, nor any of the bidder's subcontractors, is ineligible to:

(1) Be awarded contracts by any agency of the United States Government, HUD, or the State in which this contract is to be performed; or,

(2) Participate in HUD programs pursuant to 24 CFR Part 24.

(b) The certification in paragraph (a) above is a material representation of fact upon which reliance was placed when making award. If it is later determined that the bidder knowingly rendered an erroneous certification, the contract may be terminated for default, and the bidder may be debarred or suspended from

participation in HUD programs and other Federal contract programs.

6. Minimum Bid Acceptance Period

- (a) "Acceptance period," as used in this provision, means the number of calendar days available to the PHA/IHA for awarding a contract from the date specified in this solicitation for receipt of bids.
- (b) This provision supersedes any language pertaining to the acceptance period that may appear elsewhere in this solicitation.
- (c) The PHA/IHA requires a minimum acceptance period of [Contracting Officer insert time period] calendar days.
- (d) In the space provided immediately below, bidders may specify a longer acceptance period than the PHA's/IHA's minimum requirement. The bidder allows the following acceptance period: calendar days.
- (e) A bid allowing less than the PHA's/IHA's minimum acceptance period will be rejected.
- (f) The bidder agrees to execute all that it has undertaken to do, in compliance with its bid, if that bid is accepted in writing within (1) the acceptance period stated in paragraph (c) above or (2) any longer acceptance period stated in paragraph (d) above.

7. Small, Minority, Women-Owned Business Concern Representation

The bidder represents and certifies as part of its bid/ offer that it --

- (a) is, is not a small business concern. "Small business concern," as used in this provision, means a concern, including its affiliates, that is independently owned and operated, not dominant in the field of operation in which it is bidding, and qualified as a small business under the criteria and size standards in 13 CFR 121.
- (b) is, is not a women-owned business enterprise. "Women-owned business enterprise," as used in this provision, means a business that is at least 51 percent owned by a woman or women who are U.S. citizens and

who also control and operate the business.

(c) [] is, [✓] is not a minority business enterprise. "Minority business enterprise," as used in this provision, means a business which is at least 51 percent owned or controlled by one or more minority group members or, in the case of a publicly owned business, at least 51 percent of its voting stock is owned by one or more minority group members, and whose management and daily operations are controlled by one or more such individuals. For the purpose of this definition, minority group members are:

(Check the block

applicable to you)

[] Black Americans [] Asian Pacific

Americans [] Hispanic Americans []

[] Asian Indian Americans [] *n/a*

[] Native Americans []

Hasidic Jewish Americans

8. Indian-Owned Economic Enterprise and Indian Organization Representation (applicable only if this solicitation is for a contract to be performed on a project for an Indian Housing Authority)

The bidder represents and certifies that it:

(a) [] is, [✓] is not an Indian-owned economic enterprise. "Economic enterprise," as used in this provision, means any commercial, industrial, or business activity established or organized for the purpose of profit, which is at least 51 percent Indian owned. "Indian," as used in this provision, means any person who is a member of any tribe, band, group, pueblo, or community which is recognized by the Federal Government as eligible for services from the Bureau of Indian Affairs and any "Native" as defined in the Alaska Native Claims Settlement Act.

(b) [] is, [✓] is not an Indian organization. "Indian organization," as used in this

provision, means the governing body of any Indian tribe or entity established or recognized by such governing body. Indian "tribe" means any Indian tribe, band, group, pueblo, or

community including Native villages and Native groups (including corporations organized by Kenai, Juneau, Sitka, and Kodiak) as defined in the Alaska Native Claims Settlement Act, which is recognized by the Federal Government as eligible for services from the Bureau of Indian Affairs.

9. Certification of Eligibility Under the Davis-Bacon Act (applicable to construction contracts exceeding \$2,000)

(a) By the submission of this bid, the bidder certifies that neither it nor any person or firm who has an interest in the bidder's firm is a person or firm ineligible to be awarded contracts by the United States Government by virtue of section 3(a) of the Davis-Bacon Act or 29 CFR 5.12(a)(1).

(b) No part of the contract resulting from this solicitation shall be subcontracted to any person or firm ineligible to be awarded contracts by the United States Government by virtue of section 3(a) of the Davis-Bacon Act or 29 CFR 5.12(a)(1).

(c) The penalty for making false statements is prescribed in the U.

S. Criminal Code, 18

U.S.C. 1001.

10. Certification of Nonsegregated Facilities (applicable to contracts exceeding \$10,000)

(a) The bidder's attention is called to the clause entitled **Equal Employment Opportunity** of the General Conditions of the Contract for Construction.

(b) "Segregated facilities," as used in this provision, means any waiting rooms, work areas, rest rooms and wash rooms, restaurants and other eating areas, time clocks, locker rooms and other storage or dressing areas, parking lots, drinking fountains, recreation or entertainment areas, transportation, and housing facilities provided for employees, that are segregated by explicit directive or are in fact segregated on the basis of race, color, religion,

or national origin because of habit, local custom, or otherwise.

(c) By the submission of this bid, the bidder certifies that it does not and will not maintain or provide for its employees any segregated facilities at any of its establishments, and that it does not and will not permit its employees to perform their services at any location under its control where segregated facilities are maintained. The bidder agrees that a breach of this certification is a violation of the Equal Employment Opportunity clause in the contract.

(d) The bidder further agrees that (except where it has obtained identical certifications from proposed subcontractors for specific time periods) prior to entering into subcontracts which exceed

\$10,000 and are not exempt from the requirements of the Equal Employment Opportunity clause, it will:

(1) Obtain identical certifications from the proposed subcontractors;

(2) Retain the certifications in its files; and

Notice to Prospective Subcontractors of Requirement for Certifications of Nonsegregated Facilities

A Certification of Nonsegregated Facilities must be submitted before the award of a subcontract exceeding \$10,000 which is not exempt from the provisions of the Equal Employment Opportunity clause of the prime contract. The certification may be submitted either for each subcontract or for all subcontracts during a period (i.e., quarterly, semiannually, or annually).

Note: The penalty for making false statements in bids is prescribed in 18 U.S.C. 1001.

11. Clean Air and Water Certification (applicable to contracts exceeding \$100,000)

The bidder certifies that:

(a) Any facility to be used in the performance of this contract [] is, [✓] is not listed on the

Environmental Protection Agency List of Violating Facilities:

(b) The bidder will immediately notify the PHA/IHA Contracting Officer, before award, of the receipt of any communication from the Administrator, or a designee, of the Environmental Protection Agency, indicating that any facility that the bidder proposes to use for the performance of the contract is under consideration to be listed on the EPA List of Violating Facilities; and,

(c) The bidder will include a certification substantially the same as this certification, including this paragraph (c), in every nonexempt subcontract.

12. Previous Participation Certificate (applicable to construction and equipment contracts exceeding \$50,000)

(a) The bidder shall complete and submit with his/her bid the Form HUD-2530, "Previous Participation Certificate." If the successful

(3) Forward the following notice to the proposed subcontractors (except if the proposed subcontractors have submitted identical certifications for specific time periods):

bidder does not submit the certificate with his/her bid, he/she must submit it within three (3) working days of bid opening. Failure to submit the certificate by that date may render the bid nonresponsive. No contract award will be made without a properly executed certificate.

(b) A fully executed "Previous Participation Certificate" [✓] is, [] is not included with the bid.

13. Bidder's Signature

The bidder hereby certifies that the information contained in these certifications and representations is accurate, complete, and current.

S. Nowicki
(Signature and Date)

SYLWIA NOWICKI
MANAGING MEMBER
VEL CONSTRUCTION

(Typed or Printed Name)

75 VOORHIS PLACE
RINGWOOD NJ 07456

2/3/2026

**BIDDER CERTIFICATION AND/OR ACKNOWLEDGEMENT OF THECOMI'LIANCE
WITH NEW JERSEY BUSINESS REGISTRATION REQUIREMENTS**

In accordance with P.L 2004, c. 57, as amended by P.L. 2009, c. 315, provide the following documentation and information when submitting a bid. Failure to provide such information could Obe deemed unresponsive, but the Authority at its sole option and discretion can determine to permit the contractor determined to be the lowest responsible bidder to provide the information prior to the time a contract is executed.

The undersigning bidder hereby certifies and/or acknowledges as follows:

1. The term "Business Organization" means in an individual, partnership, association, joint stock company, trust, corporation, or other legal business entity or successor thereof. The term "Contractor" means a business organization that seeks to enter, or has entered into, a contract to provide goods or services or to construct a construction project with the Housing Authority of the City of Bayonne (the "Authority"), a public agency. As used herein, references to the term "Contractor" shall include the bidder. The term "subcontractor" means any business organization that is no the contractor that knowingly provides goods or issued by the Housing Authority.
2. The bidder has complied with or will before executing a contract comply with the business registration provisions of N.J.S.A. 52:32-44 and, in particular, certifies that it has or will either (check one):

 ✓

Obtained a Business Registration Certificate from the State of New Jersey, Department of Treasury, and provided to the Authority a true copy of said Certificate; or

Obtained a Certificate of Registration for Individuals Contracting with Public Agencies for the State of New Jersey, Department of Treasury, and provided to the Authority a true copy of said Certificate.

3. No contract shall be entered into by the Authority unless the contractor provides a copy of its business registration certificate prior to the time a contract is executed.
4. The requirement of proof of business registration extends down through to include all of the contractor's subcontractors required to have been disclosed to the Authority in the accompanying subcontractors certificate.

5. No contract with any such subcontractor shall be entered into by any contractor under any contract with the Authority unless the subcontractor first provides proof of valid business registration as indicated herein.
6. The Authority shall file all business registrations received by it with other procurement documents related to the contract.
7. A contract entered into by the Authority with the contractor, or the contractor with a subcontractor, shall include the following provisions:
 - (a) No contract shall be entered into by the Authority unless the contractor provides a copy of its business registration certificate.
 - (b) The Authority shall not be responsible for the contractor's failure to comply with any of the requirements of P.L. 2004, c. 57 (amending Section 1 P.L. 2001, c. 134 (C52:32-44));
 - (c) The contractor shall maintain and submit to the Authority a list of subcontractors and their addresses that may be updated from time to time during the course of the contract performance. A complete and accurate list shall be submitted before final payment is made for goods provided or services rendered or for the construction of a construction project under the contract.
 - (d) The contractor must notify subcontractors by written notice to comply with the following:
 - (i) A Subcontractor who is listed on the Subcontractor Certificate Form, which form is part of this contract, shall provide a copy of its business registration to the contractor, who shall forward it to the Authority prior to the time a contract between the contractor and the Authority is executed.
 - (ii) No contract with a subcontractor described in (i) shall be entered into by any contractor under this contract with the Authority unless the subcontractor first provides proof of valid business registration.
 - (iii) The Authority shall file all business registrations received by it with other procurement documents related to this contract.
 - (e) The contractor, or the contractor with the subcontractor and each of their affiliates shall collect and remit to the Director of the Division of Taxation in the Department of the Treasury the use tax due pursuant to the "Sales and Use Tax Act", P.L. 1966, c.30 (N.J.S.A. 54:32B-1 et seq.) on all their sales of tangible personal property delivered into this State. For this purpose, an "affiliate" means any entity that: (a) directly, indirectly,

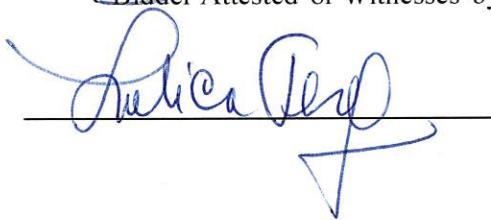
or constructively controls another entity; (b) is directly, indirectly, or constructively controlled by another entity; or (c) is subject to the control of a common entity. An entity controls another entity if it owns, directly, or individually, more than 50% of the ownership interest in that entity.

8. A Business organization that fails to provide a copy of a business registration as required pursuant N.J.S.A. 52:32-44 or N.J.S.A. 5:12-92 or that provides false business registration information under the requirements of either of those sections, shall be liable for a penalty of \$25.00 for each day of violation, not to exceed \$50,000.00 for each business registration copy not properly provided under a contract with the Authority.

VEL CONSTRUCTION LLC

Name of

Bidder Attested or Witnesses by:



45 Voorhis Place

Ringwood NJ 07456

Address of Bidder

By: Sylwia Nowicki
(print name)

Dated: 2/3/2026

Signature of Bidder: Nowicki

MANAGING MEMBER

Title

Previous Participation Certification

OMB Approval No. 2502-0118
(Exp. 05/31/2019)

US Department of Housing and Urban Development

Office of Housing/Federal Housing Commissioner

US Department of Agriculture

Farmers Home Administration

Part I to be completed by Controlling Participant of Covered Projects (See instructions)

Reason for submission:

1. Agency name and City where the application is filed

Housing Authority of The City of Bayonne - Bayonne NJ
4. Number of Units or Beds
118
3. Loan or Contract amount \$
As per D1

2. Project Name, Project Number, City and Zip Code
APARTMENT TURNOVER PAINTING & PLASTERING

5. Section of Act
6. Type of Project (check one)
 Existing Rehabilitation Proposed (New)

7. List all proposed Controlling Participants and attach organization chart for all organizations

Name and address of Principals and Affiliates (Name: Last, First, Middle Initial) proposing to participate
FREDDY DUARTE
LUZICA PEREZ
SILVIA NOWICKI

For HUD HQ/FmHA use only

Certifications: The controlling participant(s) listed above hereby apply to HUD or USDA FmHA, as the case maybe, for approval to participate as controlling participant(s) in the role(s) and project listed above. The controlling participant(s) each certify that all the statements made on this form are true, complete and correct to the best of their knowledge and belief and are made in good faith, including any Exhibits attached to this form. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. The controlling participant(s) further certify that to the best of their knowledge and belief:

1. Schedule A contains a listing, for the last ten years, of every project assisted or insured by HUD, USDA FmHA and/or State and local government housing finance agencies in which the controlling participant(s) have participated or are now participating.
2. For the period beginning 10 years prior to the date of this certification, and except as shown on the certification:
 - a. No mortgage on a project listed has ever been in default, assigned to the Government or foreclosed, nor has it received mortgage relief from the mortgagee;
 - b. The controlling participants have no defaults or noncompliance under any Conventional Contract or Turnkey Contract of Sale in connection with a public housing project;
 - c. There are no known unresolved findings as a result of HUD audits, management reviews or other Governmental investigations concerning the controlling participants or their projects;
 - d. There has not been a suspension or termination of payments under any HUD assistance contract due to the controlling participant's fault or negligence;
 - e. The controlling participants have not been convicted of a felony and are not presently the subject of a complaint or indictment charging a felony. (A felony is defined as any offense punishable by imprisonment for a term exceeding one year, but does not include any offense classified as a misdemeanor under the laws of a State and punishable by imprisonment of two years or less);
 - f. The controlling participants have not been suspended, debarred or otherwise restricted by any Department or Agency of the Federal Government or of a State Government from doing business with such Department or Agency;
 - g. The controlling participants have not defaulted on an obligation covered by a surety or performance bond and have not been the subject of a claim under an employee fidelity bond;
3. All the names of the controlling participants who propose to participate in this project are listed above.
4. None of the controlling participants is a HUD/FmHA employee or a Member of a HUD/FmHA employee's immediate household as defined in Standards of Ethical Conduct for Employees of the Executive Branch in 5 C.F.R. Part 2635 (57 FR 35006) and HUD's Standard of Conduct in 7 C.F.R. Part 0 Subpart B.
5. None of the controlling participants is a participant in an assisted or insured project as of this date on which construction has stopped for a period in excess of 20 days or which has been substantially completed for more than 90 days and documents for closing, including final cost certification, have not been filed with HUD or FmHA.
6. None of the controlling participants have been found by HUD or FmHA to be in noncompliance with any applicable fair housing and civil rights requirements in 24 CFR 5.105(a). (If any controlling participants have been found to be in noncompliance with any requirements, attach a signed statement explaining the relevant facts, circumstances, and resolution, if any).
7. None of the controlling participants is a Member of Congress or a Resident Commissioner nor otherwise prohibited or limited by law from contracting with the Government of the United States of America.
8. Statements above (if any) to which the controlling participant(s) cannot certify have been deleted by striking through the words with a pen, and the controlling participant(s) have initiated each deletion (if any) and have attached a true and accurate signed statement (if applicable) to explain the facts and circumstances.

Name of Controlling Participant	Signature of Controlling Participant	Certification Date (mm/dd/yyyy)	Area Code and Tel. No.
SILVIA NOWICKI		21312024	(201) 466-0166

This form prepared by (print name) **SILVIA NOWICKI**

Previous editions are obsolete

Previous Participation Certification

OMB Approval No. 2502-0118
{Exp. 05/31/2019}

Schedule A: List of Previous Projects and Section 8 Contracts. Below is a complete list of the controlling participants' previous participation projects and participation history in multifamily Housing programs of HUD/FmHA, State and local Housing Finance Agencies. **Note:** Read and follow the instruction sheet carefully. Make full disclosure. Add extra sheets if you need more space. Double check for accuracy.

Sheets in you need more space. Double check for accuracy. Double check for accuracy.		6. Last MOR rating and Physical Insp. Score and date	
1. Controlling Participants' Name (Last, First)		5. Was the Project ever in default during your participation Yes No If yes, explain	
2. List of previous projects (Project name, project ID and, Govt. agency involved)		4. Status of loan (current, defaulted, assigned, foreclosed)	
3. List Participants' Role(s) (indicate dates participated, and if fee or identity of interest participant)		6. Last MOR rating and Physical Insp. Score and date	
FREDDY DUARTE LURICA PEREZ SILVIA NOWICKI		n/a	
NO PREVIOUS PARTICIPATION FIRST EXPERIENCE			

Part II- For HUD Internal Processing Only

RECEIVED AND CHECKED BY ME FOR ACCURACY AND COMPLETENESS: RECOMMEND APPROVAL OR REFER TO HEADQUARTERS AFTER CHECKING APPROPRIATE BOX.

Date (mm/dd/yyyy)	Tel No. and area code	<input type="checkbox"/> C. Disclosure or Certification problem <input type="checkbox"/> A. No adverse information; form HUD-2530 approval recommended. <input type="checkbox"/> B. Name match in system <input type="checkbox"/> D. Other (attach memorandum)		
Staff	Processing and Control			
Signature of authorized reviewer		Signature of authorized reviewer	Approved <input type="checkbox"/> Yes <input type="checkbox"/> No	Date (mm/dd/yyyy)

Previous editions are obsolete

Page 3 of 4

ref 24 CFR 200 Subpart H Form HUD-2530 (10/2016)

Certificate Number
720692



Registration Date: 05/20/2025
Expiration Date: 05/19/2026

State of New Jersey

Department of Labor and Workforce Development
Division of Wage and Hour Compliance

Public Works Contractor Registration Act

Pursuant to N.J.S.A. 34:11-56.48, et seq. of the Public Works Contractor Registration Act, this certificate of registration is issued for purposes of bidding on any contract for public work or for engaging in the performance of any public work to:

VEL Construction LLC
2025

Responsible Representative(s):
Lubica Perez, Managing Member
Freddy Duarte, Managing Member

A handwritten signature in black ink, appearing to read "Robert Asaro-Angelo".

Robert Asaro-Angelo, Commissioner
Department of Labor and Workforce Development

NON TRANSFERABLE

This certificate may not be transferred or assigned
and may be revoked for cause by the Commissioner
of Labor and Workforce Development.

STATE OF NEW JERSEY
DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT
DIVISION OF PUBLIC SAFETY & OCCUPATIONAL SAFETY & HEALTH
ASBESTOS CONTROL & LICENSING SECTION



Asbestos License

License Number: 02126

THIS LICENSE has been issued in accordance with and is subject to the provisions of the Asbestos Control and Licensing Act, N.J.S.A. 34:5A - 32 et seq.

Employer: VEL Construction LLC

Address: 75 Voorhis Pl
Ringwood, NJ 07456-2154

Responsible Individual: Lubica Perez

Type: Type "A" LICENSE to perform any type of asbestos work

This license is VALID ONLY FOR THE EMPLOYER NAMED HEREIN and must be readily available at the work site for inspections by the Commissioners of Labor and Workforce Development and Health & Senior Services and the contracting agency.

Issue Date: 01/08/2025
Expiration Date: 02/19/2026

Ma Angelo

Commissioner

NOT AN
ELECTRICIAN'S
OR PLUMBER'S
LICENSE

State Of New Jersey
New Jersey Office of the Attorney General
Division of Consumer Affairs

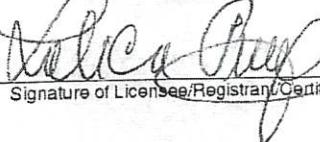
THIS IS TO CERTIFY THAT THE
HOME IMPROVEMENT CONTRACTORS

VEL CONSTRUCTION LLC
Lubica Perez, Sylwia Nowicki, Freddy Duarte
75 Voorhis Place
Ringwood NJ 07456

FOR PRACTICE IN NEW JERSEY AS A(N): Home Improvement Business Cont

03/25/2025 TO 03/31/2026

VALID


Signature of Licensee/Registrant/Certificate Holder

13VH12761900
LICENSE/REGISTRATION/CERTIFICATION #


DIRECTOR

New Jersey Office of the Attorney General
Division of Consumer Affairs
THIS IS TO CERTIFY THAT THE
HOME IMPROVEMENT CONTRACTORS
VEL CONSTRUCTION LLC
Home Improvement Business Cont

NOT AN ELECTRICIAN'S OR PLUMBER'S LICENSE
03/25/2025 TO 03/31/2026
VALID
SIGNATURE
Cani Sain
DIRECTOR
13VH12761900
License/Registration/Certificate #

PLEASE DETACH HERE
IF YOUR LICENSE/REGISTRATION/
CERTIFICATE ID CARD IS LOST
PLEASE NOTIFY:
HOME IMPROVEMENT CONTRACTORS
PO BOX 45016
NEWARK, NJ 07101

PLEASE DETACH HERE

STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE

DEPARTMENT OF TREASURY/
DIVISION OF REVENUE
PO BOX 252
TRENTON, NJ 08646-0252

TAXPAYER NAME:

VEL CONSTRUCTION LLC

ADDRESS:

230 MARKET STREET APT.1
GARFIELD NJ 07026-0702

EFFECTIVE DATE:

06/19/17

TRADE NAME:

SEQUENCE NUMBER:

2146319

ISSUANCE DATE:

06/19/17

James J. Giacalone

Director
New Jersey Division of Revenue

FORM BRC

This certificate is NOT assignable or transferable. It must be conspicuously displayed at above address.



STATE OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name: VEL CONSTRUCTION LLC

Trade Name:

Address: 75 VOORHIS PLACE
RINGWOOD, NJ 07456

Certificate Number: 2146319

Effective Date: June 19, 2017

Date of Issuance: January 13, 2026

For Office Use Only:

20260113113602862

[Return](#)



State of New Jersey

DEPARTMENT OF THE TREASURY
DIVISION OF REVENUE & ENTERPRISE SERVICES
P.O. BOX 026
TRENTON, NJ 08625-026
PHONE: 609-292-2146 FAX: 609-984-6679

PHIL MURPHY

Governor

TAHESHA WAY, ESQ.

Lt. Governor

ELIZABETH MAHER MUOIO
State Treasurer

5-YEAR RECERTIFICATION

APPROVED

under the

Small Business Set-Aside Act

This certificate acknowledges VEL CONSTRUCTION LLC as a Category 4 Approved Small Business Enterprise (SBE) that has met the criteria established by N.J.A.C. 17:13.

In order for this certification to remain in effect **throughout the 5 year certification period**, the business **must submit annual verification statements** attesting that there has been no change in ownership, control, or any other factor of the business affecting eligibility for certification as a small business. The verification statements must be submitted **not more than 60 days** prior to the anniversary of the certification approval.

If the business fails to submit the annual verification statement by the anniversary date, or a renewal by its expiration date, the certification will lapse and the business will be removed from the system (SAVI) that lists small business entities. If the business seeks to be certified again, it will have to reapply by submitting a new application.



Peter Lowicki
Deputy Director

Issued: 5/30/2025

*Expiration: 5/30/2030

Certification Number: A0601-03

*As noted above, in order to maintain its certification status, the business must submit verification statements for each of the five years.



State of New Jersey

PHIL MURPHY
Governor

TAHESHA WAY, ESQ.
Lt. Governor

DEPARTMENT OF THE TREASURY
DIVISION OF REVENUE & ENTERPRISE SERVICES
P.O. BOX 026
TRENTON, NJ 08625-026
PHONE: 609-292-2146 FAX: 609-984-6679

ELIZABETH MAHER MUOIO
State Treasurer

1ST YEAR PROVISIONAL CERTIFICATION **APPROVED**

under the

Minority and Women Business Certification Program

This certificate acknowledges VEL CONSTRUCTION LLC as a Provisionally Certified Women Business Enterprise (WBE) that has met the criteria established by N.J.A.C. 17:46.

This certification will remain in effect for one year.

In order for the certification to remain in effect after the provisional one year period, the business must submit a recertification application. The recertification application must be submitted not more than 60 days prior to the anniversary of the provisional certification approval.

If the business fails to submit the recertification application, the certification will lapse and the business will be removed from the system (SAVI) that lists certified minority and women-owned businesses. If the business seeks to be certified again, it will have to reapply by submitting a new application.



Peter Lowicki
Deputy Director

Issued: 6/11/2025

Certification Number: A0585-83

Expiration: 6/11/2026

The expiration date is contingent on the proper and on-time filing of all Annual Verifications for non-provisional certificates. Please see above for more detail.

United States Environmental Protection Agency

U.S. is to certify that



VEL Construction, LLC

has fulfilled the requirements of the Toxic Substances Control Act (TSCA) Section 402, and has received certification to conduct lead-based paint renovation, repair, and painting activities pursuant to 40 CFR Part 745.89

In the Jurisdiction of:

All EPA Administered States, Tribes, and Territories

This certification is valid from the date of issuance and expires July 06, 2028

NAT-F251461-1

Certification #

June 22, 2023

Issued On

A handwritten signature in black ink that reads "Sheila C. Canavan".

Sheila Canavan, Associate Division Director
Existing Chemicals Risk Management Division



Certification 71416

CERTIFICATE OF EMPLOYEE INFORMATION REPORT INITIAL

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et. seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of 15-Aug-2023 to 15-Aug-2030



VEL CONSTRUCTION LLC

75 VOORHIS PL

RINGWOOD

NJ 07456

Elizabeth M. Muoio
ELIZABETH MAHER MUOIO
State Treasurer

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF LABOR & INDUSTRY
Asbestos Contractor License

Vel Construction LLC

75 Voorhis Place

Ringwood Borough Passaic County N NJ 07456

**Pursuant to Pennsylvania Act #194 of 1990, is hereby certified by the Department of
Labor & Industry to perform asbestos abatement in Pennsylvania.**

C001299

January 12, 2027

LICENSE NO.

EXPIRATION DATE

Christina J. Slaybaugh

ISSUE DATE

ADMINISTRATOR

Department of Labor & Industry
Certification, Accreditation
& Licensing Division
651 Boas Street
Harrisburg, PA 17121-0750
717.772.3396

- THIS CERTIFICATE IS NOT TRANSFERABLE -



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
01/12/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	Prof. Risk Planners, Inc. 670 Old Willets Path Suite A Hauppauge	NY 11788-	CONTACT NAME:	Peter Sottile	
			PHONE (A/C, No., Ext.):	(631)360-8800	FAX (A/C, No.):
			E-MAIL ADDRESS:	psottile@proriskplan.com	
			INSURER(S) AFFORDING COVERAGE		NAIC #
			INSURER A: Berkley Insurance Company		32603
			INSURER B:		
			INSURER C:		
			INSURER D:		
			INSURER E:		
			INSURER F:		

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR M/D	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Pollution Liability <input checked="" type="checkbox"/> Contractual Liab GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:		X	FEI-ECC-36350-01	12/07/2025	12/07/2026	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ex occurrence)	\$ 50,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
							Pollution	\$ 1,000,000
A	<input type="checkbox"/> AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY		X	FEI-ECC-36350-01	12/07/2025	12/07/2026	COMBINED SINGLE LIMIT (Ex accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
A	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		X	FEI-EXS-45764-01	12/07/2025	12/07/2026	EACH OCCURRENCE	\$ 5,000,000
							AGGREGATE	\$ 5,000,000
								\$
							PER STATUTE	OTH-ER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Additional Insured: The Bishop and Diocese of Paterson, The Most Reverend Kevin J. Sweeney, D.D., Bishop of the Roman Catholic Diocese of Paterson and his successors in office and all employees and agents of the Diocese of Paterson and all affiliated parishes, schools and institutions.

Coverage provided as required by written, executed contract, per the terms, conditions and exclusions of the policies listed above.

CERTIFICATE HOLDER

CANCELLATION

AI 068616

	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

© 1988-2015 ACORD CORPORATION. All rights reserved.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/12/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERs NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: PHONE (A/C. No. Ext.) (973) 546-9567		FAX (A/C. No.): (973) 546-2007
	E-MAIL ADDRESS: Debbie@imperial79.com		
INSURED	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A :		
	INSURER B :		
	INSURER C :		
	INSURER D : NJM Insurance Company		
	INSURER E :		
INSURER F :			

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	\$
	CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/>						DAMAGE TO RENTED PREMISES (Fa occurrence)	\$
							MED EXP (Any one person)	\$
							PERSONAL & ADV INJURY	\$
							GENERAL AGGREGATE	\$
							PRODUCTS - COMP/OP AGG	\$
								\$
	GEN'L AGGREGATE LIMIT APPLIES PER:						COMBINED SINGLE LIMIT (Fa accident)	\$
	POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC <input type="checkbox"/>						BODILY INJURY (Per person)	\$
	OTHER:						BODILY INJURY (Per accident)	\$
	AUTOMOBILE LIABILITY						PROPERTY DAMAGE (Per accident)	\$
	ANY AUTO <input type="checkbox"/>							\$
	OWNED AUTOS ONLY <input type="checkbox"/>						COMBINED SINGLE LIMIT (Fa accident)	\$
	Hired AUTOS ONLY <input type="checkbox"/>						BODILY INJURY (Per person)	\$
	SCHEDULED AUTOS <input type="checkbox"/>						BODILY INJURY (Per accident)	\$
	NON-OWNED AUTOS ONLY <input type="checkbox"/>						PROPERTY DAMAGE (Per accident)	\$
	UMBRELLA LIAB <input type="checkbox"/>							\$
	EXCESS LIAB <input type="checkbox"/>						EACH OCCURRENCE	\$
	DED <input type="checkbox"/>		RETENTIONS <input type="checkbox"/>				AGGREGATE	\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY <input type="checkbox"/>							\$
D	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/>	Y/N	N/A	0934151	05/06/2025	05/06/2026	PER STATUTE	OTHR
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT	\$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	\$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

SAMPLE

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Debbie Krycer  <IDM>



Organizational Chart

Ownership:

- **Sylvia Nowicki** – Female Owner – 33.33%
Address: 10 Brook Rd, Hewitt, NJ 07421
- **Lubica Perez** – Female Owner – 33.33%
Address: 75 Voorhis Pl, Ringwood, NJ 07456
- **Freddy Duarte** – Male Owner – 33.33%
Address: 378 N 11th St, Prospect Park, NJ 07508

Management Structure:

- **Sylvia Nowicki – Financial Management** - oversees the financial health of the company, including budgeting, payroll, invoicing, and accounts payable/receivable. She handles banking, insurance, bonding, and vendor relationships.
- **Lubica Perez – Managing Member / Operations** - Oversees day-to-day operations, scheduling, job site coordination, crew management, and client communication.
- **Freddy Duarte – Estimating / Field Oversight** - Prepares estimates, reviews project details, and supervises field work. Ensures jobs stay on schedule and meet quality standards.



Projects completed by VEL Construction LLC

PROJECT: **Fire Station#5 Maintenance & Rehabilitation**

SITE: 25 MT Pleasant Place, West Orange NJ

OWNER: Township of West Orange, 66 Main Street, W.Orange NJ

CONTACT PERSON: Ms. Zayibeth Carballo; zcarballo@westorange.org

CONTRACT AMOUNT: \$178,300

COMPLETION DATE: 12/26/2025

PROJECT: **Asbestos Abatement for Demolition**

SITE: **102,106 & 108 Mt Kemble, Morristown, NJ 07960**

OWNER: K&M Contracting, 21 W Valley Brook Rd, Long Valley, NJ 07853

CONTACT PERSON: Keith Bauer, keith@kmcontracting.us

CONTRACT AMOUNT: \$99,400

COMPLETION DATE: 08/15/2025

PROJECT: **Asbestos Abatement for Demolition**

SITE: 67 Jefferson Avenue, Short Hills, NJ

OWNER: RWB HOMES, 1000 Woodbridge Center Dr, Woodbridge NJ

CONTACT PERSON: Mr. Shay Khan, khanshay@gmail.com

CONTRACT AMOUNT: \$38,376

COMPLETION DATE: 10/10/2025



PROJECT: **Asbestos Abatement at Newark Academy Multiple locations**

SITE: 91 South Orange Avenue, Livingston, NJ

OWNER: Newark Academy, 91 South Orange Avenue, Livingston

CONTACT PERSON: Mr. Brian Stephenson; bstephenson@newarka.edu

CONTRACT AMOUNT: \$43,000

COMPLETION DATE: 08/2025 – 12/2025

PROJECT: **Removal & Disposal of all ACM from the entire house**

SITE: 28 Timber Rd. East Brunswick, NJ 08816

OWNER: Arista Construction, 28 Harrison Avenue, Suite 401
Englishtown, NJ 07726

CONTACT PERSON: Mr. Andrew Piccolino, andrew@njcontractor.us

CONTRACT AMOUNT: \$41,600

COMPLETION DATE: 08/02/2025

PROJECT: **Removal & Disposal of approx. 12,200 ACM plaster ceilings & walls**

SITE: 2500 Pennington Rd, Pennington, NJ

OWNER: America Properties Realty Inc, 517 Route 1 South, Suite 2100
Iselin, NJ 08830

CONTACT PERSON: Mr. Kacper Stelmaszak, kstelmaszak@americanproperties.net

CONTRACT AMOUNT: \$74,275

COMPLETION DATE: 07/14/2025



PROJECT: Removal & Disposal of ACM Roof Flashing

SITE: 1551 S Washington Ave, Piscataway NJ
OWNER: RC Andersen, 695 Us Rt 46, Suite 205, Fairfield NJ 07044
CONTACT PERSON: Mr. Kas Khan, Kas.Khan@Rcandersen.Com
CONTRACT AMOUNT: \$65,100
COMPLETION DATE: 05/20/2025

PROJECT: Removal & Disposal of ACM Roof Flashing, Pipe Insulation and Floor Tile at YMCA & Law Office

SITE: 360 & 374 Main St, Hackensack NJ
OWNER: Woodmont Properties, 100 Passaic Avenue, Suite 240
Fairfield, New Jersey 07004
CONTACT PERSON: Mr. Sean Bleifer, Senior Project Manager; 973-381-9736
CONTRACT AMOUNT: \$108,500
COMPLETION DATE: 05/30/2025

PROJECT: Removal & Disposal of all ACM from the entire house

SITE: 1534 Julian Terrace, Union NJ
OWNER: Gemini Restoration Inc., 725 Lehigh Avenue; Union, NJ 07083
CONTACT PERSON: Mr. Joe Notare, jnotare@geminirestoration.com
CONTRACT AMOUNT: \$36,300
COMPLETION DATE: 05/30/2025



PROJECT: **Removal & Disposal of 10,000 Sf ACM Mastic at OLD SAM ASH MUSIC Store**

SITE: 155 Us Highway Route 22, Springfield, Nj
OWNER: Moore Renovations, 1025 Greeley Ave, Union, NJ 07083
CONTACT PERSON: Mr. Vincent Moore, 908-229-5700, vmoore@moorerenovations.com
CONTRACT AMOUNT: \$36,350
COMPLETION DATE: 04/02/2025

PROJECT: **Removal & Disposal of ACM carpet, floor tile & mastic at CVS**

SITE: 475 Fairlawn Parkway, Saddle Brook, NJ
OWNER: AVISON YOUNG, 1120 Headquarters Plaza, North Tower, 8th Floor, Morristown, NJ 07960
CONTACT PERSON: Mr. Tony Bienert, Director, Construction, 201-787-1984
CONTRACT AMOUNT: \$30,000
COMPLETION DATE: 04/15/2025

PROJECT: **Removal & Disposal of Various ACM At Former Shimer School**

(Ceiling plaster, pipe insulation, floor tile, window caulk & glazing, exterior door glazing/caulk, roof flashing)

SITE: 599 New Brunswick Avenue, Phillipsburg, NJ
OWNER: ZRLEC, 361 Memorial Parkway #645
Phillipsburg, NJ 08865
CONTACT PERSON: Mr. Zachary Liptak, zrlec@gmail.com
CONTRACT AMOUNT: \$86,200
COMPLETION DATE: 03/05/2025

**PROJECT:****Removal & Disposal of ACM at Essex Fells Country Club***(pipe fittings, floor tile, ceiling plaster)***SITE:**

219 Devon Rd, Essex Fells, NJ

OWNER:

Donnelly Construction, 557 Route 23 South, Wayne, NJ

CONTACT PERSON:

Mr. Jeff Puchik, Project Manager, 862.395.5763

CONTRACT AMOUNT:

\$46,350

COMPLETION DATE:

03/15/2025

PROJECT:**Removal & Disposal of Carpet Tile, ACM Floor Tile & Mastic In The Office Building****SITE:**

25 Deforest Ave, Summit, NJ 07901

OWNER:

AVISON YOUNG, 1120 Headquarters Plaza, North Tower, 8th Floor, Morristown, NJ 07960

CONTACT PERSON:

Mr. Tony Bienert, Construction Director, 201-787-1984

CONTRACT AMOUNT:

\$25,125

COMPLETION DATE:

03/05/2025

PROJECT:**Removal & Disposal of ACM pipe fittings and pipe insulation, floor tile, ceiling and wall plaster throughout the school****SITE:**

230 Mendham Rd, Morristown, NJ

OWNER:

Delbarton School, St. Mary's Abbey Complex, 230 Mendham Rd, Pennington, NJ

CONTACT PERSON:

Mr. Eric Steinberg, 201-572-0491

CONTRACT AMOUNT:

\$17,000

COMPLETION DATE:

03/18/2025



PROJECT: Removal & Disposal of ACM Roof Curb Flashing, Floor Tile, Brown Vinyl Stair Tread, Exterior Water Proofing at The Office Building

SITE: 2 Peach Tree Hill Rd, Livingston NJ

OWNER: New Jersey General Contractors & Builders Corp
34 S Livingston Ave, Livingston NJ

CONTACT PERSON: Mr. Mickeal Soliman, President, 732.731.9775

CONTRACT AMOUNT: \$49,700

COMPLETION DATE: 03/05/2025

PROJECT: Removal & Disposal of ACM boiler insulation, plaster walls throughout & ceiling throughout

SITE: 291 Bonnie Burn Rd. Watchung, NJ

OWNER: Danbro Properties, LLC; 307 Bloomfield Avenue, Suite 303
Caldwell, NJ 07006

CONTACT PERSON: Mr. Pino Bio, Vice President, 973-731-2010

CONTRACT AMOUNT: \$25,750

COMPLETION DATE: 02/21/2025

PROJECT: Removal & Disposal of ACM walls and ceiling throughout

SITE: 41 Orchard Road, Demarest NJ

OWNER: JHT Construction dba Peak Developers
143 Ivanhoe Drive; Paramus, NJ 07652

CONTACT PERSON: Mr. Anthony Romano, peakdevelopersinc@gmail.com

CONTRACT AMOUNT: \$25,100

COMPLETION DATE: 02/25/2025



PROJECT: **Removal & Disposal of ACM Windows And Caulking, Removal of Stucco Around Windows Opening at JCP&L**

SITE: 56 piscatawaRd, Summit, NJ

OWNER: K&M Contracting Inc, 21 W Valley Brook Rd, Long Valley NJ

CONTACT PERSON: Mr. Walter Duvall, wduvall@thundercontracting.com

CONTRACT AMOUNT: \$79,500

COMPLETION DATE: 01/06/2025

PROJECT: **Removal & Disposal of ACM at St. George Bldg., Barramundi Bldg., Old Sarcona Bldg., Trailer Repair Bldg. & Spice House**

SITE: 123 Pennsylvania Avenue, Kearny, NJ

OWNER: CH Services, 250 Saddle River Road, Saddle Brook, NJ 7663

CONTACT PERSON: Mr. Walter Duvall, wduvall@thundercontracting.com

CONTRACT AMOUNT: \$98,900

COMPLETION DATE: 11/25/2024

PROJECT: **Removal & Disposal of ACM at Asbestos abatement at Marquis de Lafayette School No. 06**

SITE: 1071 Julia St, Elizabeth, NJ 07206

OWNER: Elizabeth Board of Education, 500 N Broad St, Elizabeth NJ

CONTACT PERSON: Mr. Luis Milanes; milanelu@epsnj.org, (908) 436-5000

CONTRACT AMOUNT: \$60,800

COMPLETION DATE: 06/07/2024



PROJECT: **Asbestos abatement at Pompton Valley Presbyterian Church**

SITE: 60 Sunset Road, Pompton Plains, NJ

OWNER: ECI Edmonds Contracting Inc. 58 Ware Rd, Upper Saddle River, NJ

CONTACT PERSON: Mr. Eric Conklin, Project Manager; eric@edmondscontracting.com

CONTRACT AMOUNT: \$118,000

COMPLETION DATE: 07/15/2024

PROJECT: **Asbestos abatement at Elmora School No.12- Elizabeth Public School**

SITE: 638 Magie Ave, Elizabeth, NJ 07208

OWNER: Elizabeth Board of Education, 500 N Broad St, Elizabeth NJ

CONTACT PERSON: Mr. Luis Milanes; milanelu@epsnj.org; (908) 436-5000

CONTRACT AMOUNT: \$383,000

COMPLETION DATE: 08/20/2024

For additional project references or inquiries regarding steady jobs, please feel free to contact:

- **Rhea Nash at Northeast Power Dry - claims@nepowerdry.com**
- **Josh Marks at New Method Restoration LLC - joshuamarks@newmethodrestoration.com**
- **Cris Garczareck - NE power Dry - cristiano.garczareck@nepowerdry.com**



TRADE REFERENCES

J.J Farber-Lottman
200 State Route 5
PO Box 613
Palisades Park NJ 07650
(973) 919-0809 Scott Swan

ABS Environmental Group LLC
PO Box 483
Glenwood NJ 07418
(973) 764-2276 Steffnie Higgins

Century Waste Services, LLC
623 Dowd Ave
Elizabeth, NJ 07201
(908) 558-9540 John Masi

Inline Distributing Company
14093 Balboa Blvd
Sylmar, CA 91342
(818) 768 3333 David Crabtree

EMSL Analytical, Inc.
200 Route 130 North
Cinnaminson NJ 08077
(732) 981-0550 John Lefleur



TOOLS & EQUIPMENT LIST

- Retractable Chalk Line
- Linesman Pliers
- Line Level
- Torpedo Level
- Two Foot Level
- Six Foot Level
- Cordless Drill/Driver
- Circular Saw (Worm Drive)
- Cordless Circular Saw
- Plunge Router
- Straight Router
- Jig Saw
- Reciprocating Saw
- Sliding Compound Miter Saw
- Portable Table Saw
- Pressure Washer (3,000–4,000 PSI, hot water capable)
- Grinders with Dust Shrouds (4.5" & 7")
- Vacuum/Dust Collection Units (HEPA-rated)
- Airless Paint Sprayer
- Hammer Drill / Rotary Drill with Masonry Bits
- Fall Protection Gear (Harnesses, Lanyards, Anchor Points)
- Chisels, Hammers, & Hand Tools
- Air Compressor
- Framing Nail Gun (Multiple Nail Size Capacity)
- Nail Gun (For Attaching Joist Hangers and Other Mechanical Attachments)
- Pneumatic Staple Gun
- Finish Nail Gun (Angled is Most Versatile)
- Hand Saw
- Block Plane
- Plumb Bob
- Chisel
- Flat Pry Bar
- Cat's Paw (Nail Puller)
- Nail Sets



- Numerous 12-gauge Extension Cords
- Air Hose
- Magnet Wheel (For Picking Up Nails)
- Brooms (Push and Sweep)
- Shovels
- Pick Axe
- Digging Bar
- Rakes (Gravel and Leaf)
- Pen and Pocket-Sized Notebook
- Screwdrivers
- Socket Wrench Set
- Wrenches (Crescent and Pipe)
- Wet Tile Saw
- Tile Nippers
- Grout Float
- Tile Spacers
- Notched Trowels (Various Sizes)
- Mixing Paddle (for Thinset/Mortar)
- Bucket & Sponge
- Leveling System (Clips and Wedges)
- Caulking Gun
- Heat Gun
- Laser Level
- Stud Finder
- Painter's Tools (Tape, Brushes, Rollers)

M&T Bank

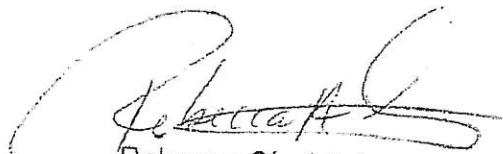
128 Center Grove Road, Randolph, NJ 07869
973 366 7081 ~~973 989 4361~~

M&T Bank
128 Center Grove Rd
Randolph NJ 07869
973-366-7081

May 28th 2025

To whom it may concern:

This letter serves as a reference for Vel Construction LLC of 75 Voorhis Place Ringwood, New Jersey a business account holder at M&T Bank in Randolph NJ we have been providing banking services to Vel Construction since December, 2024 during this time Vel Construction has a consistently maintained their accounts in a positive financial standing, they have consistently demonstrated responsible financial practices and has never has any issues with their accounts or transactions.



Rebecca Chwistek
Vice President/Branch Manager
128 Center Grove Rd
Randolph NJ 07869
973-366-7081
rchwistek@mtb.com

Freddy F. Duarte, BA, MAS, PMP

Prospect Park, New Jersey, United States

fduarternpm@gmail.com

Summary

Dynamic and purposeful Construction Project Manager with over 10 years of experience leading commercial projects exceeding \$1 million. Specializing in remodeling and restoration, with a strong record of managing construction teams to meet and exceed project expectations. Skilled in subcontractor engagement, contract compliance, and cost estimation. Fluent in English and Spanish, excelling in communication and collaboration across diverse teams and clients.

Professional Experience

Construction Project Manager

Smaccorp | Jul 2014 – Present

- Directed construction schedules, ensuring optimal labor coverage, payroll management, and timely material procurement.
- Defined project objectives and scopes through client consultations, interpreting blueprints for team execution and contract negotiation.
- Managed projects ranging from \$200K to \$5MM, maintaining timelines, budgets, and quality standards.
- Secured permits, engaged with vendors, and analyzed field measurements to create accurate project proposals and bids.
- Utilized cost estimation tools to refine budgets, mitigate setbacks, and provide transparent projections.

Property Tax Auditor

Dirección General de Impuestos Internos (DGI) | Feb 2011 – May 2013

- Analyzed and resolved complex tax matters using technical expertise and professional judgment.
- Audited and adjusted tax forms, ensuring compliance with assessment data and accuracy of deductions.
- Conducted property inspections to determine accurate tax liabilities, preparing comprehensive reports and performance schedules.

Civil Engineering Trainee
CODEMON | Feb 2010 – Nov 2010

- Reviewed and assessed design specifications for compliance with civil engineering standards.
- Assisted in drafting construction schedules, project designs, and environmental impact studies.
- Conducted site visits to monitor progress, resolve structural issues, and consult with contractors and engineers.
- Evaluated operational costs and ensured budget compliance for pending projects.

Education

- ***Fairleigh Dickinson University***
Master of Administrative Science (MAS), Business Administration and Management | 2020
Bachelor of Arts (BA), Individualized Studies | 2018
- ***Instituto Tecnológico de Santo Domingo***
Bachelor of Science (BS) in Civil Engineering | 2010

Licenses & Certifications

- Project Management Professional (PMP)® – Project Management Institute (Exp. Aug 2025)
- Concrete Field-Testing Technician – American Concrete Institute
- OSHA 10-hour Construction – 360training
- PMP® Exam Prep Seminar – Instructing.com

Skills

- Construction Project Management
- Process Improvement
- Team Leadership
- Construction Estimation Software
- Pre-construction Planning
- Construction Safety and Compliance
- Supervision and Vendor Relations
- Microsoft Office Suite
- Primavera P6 | Microsoft Project



WORK ON HAND

1. Northeast Power Dry – Asbestos abatement at multiple locations
\$31,000
2. New Method Restoration - Asbestos abatement at multiple locations
\$34,000
3. 3140 Route 22 Branchburg- RC Andersen – Industrial warehouse renovations
\$50,000
4. 388 South Livingston Ave Livingston NJ Former Aquinas Academy – Asbestos abatement
\$56,000

BID BOND/GUARANTEE

In accordance with N.J.S.A. 40A: 11-21, provide the following information when submitting the bid. Failure to do so shall render a bidder's bid proposal unresponsive, and shall constitute a fatal defect that cannot be cured by a governing body, and shall cause the bid to be rejected without opportunity to cure the defect. Moreover, letters of credit are not acceptable as bid guarantees.

KNOW ALL MEN BY THESE PRESENTS, that we, the undersigned,
VEL Construction, LLC as Principal and Arch Insurance Company

____ as SURETY are held and firmly bound unto the Housing Authority of the City of Bayonne, hereinafter called the "Local Authority", in the penal sum of 5 % of the bid.

five Percent of the bid amt Dollars, lawful money of the United States, for the payment of which sum well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these present.

THE CONDITION OF THIS OBLIGATION IS SUCH, that whereas the Principal has submitted the accompany bid, dated 02/02/2026, for HOUSING AUTHORITY OF THE CITY OF BAYONNE - APARTMENT TURNOVER PAINTING & PLASTERING.

NOW THEREFORE, if the principal shall not withdraw said bid within the period of sixty (60) days after said opening, and shall within the period specified therefore, give bond with good and sufficient surety or sureties, as may be required, for the faithful performance and proper fulfillment of such contract; or in the event of the withdrawal of said bid within the time specified, if the Principal shall pay the Local Authority the difference between the amount specified in said bid and the amount for which the Local Authority may procure the required work or supplies or both, if the latter amount be in excess of the former, then the above obligation shall be void and of no effect, otherwise to remain in full force and virtue.

IN WITNESS WHEREOF, the above bounded parties have executed this instrument under their several seals this 2nd day of February, 2026, the name and corporate seal of each corporate party being hereto affixed and these presents duly signed by its undersigned representative, pursuant to authority of its governing body.

In the presence of:

LUBICA PEREZ

75 Voorhis Pl, Ringwood NJ
(Address)

Lubica Perez (Seal)

(Business Address)

(Seal)
(Individual Principal)

(Address)

ATTEST:

Nowicki
Lubica Perez

(Business Address)

SYLWIA NOWICKI
(Corporate Principal)

(Affix
Corporate
Seal)

75 Voorhis Pl. Ringwood NJ
(Business Address)

By:

Nowicki

Attest: Ana Nikolovska

Arch Insurance Company

(Corporate Surety)

(Affix
Corporate
Seal)

By:

Scott L. Swan, J.J. Farber-Lottman Co., Inc.
Attorney-in-Fact

(Power of Attorney for person signing for Surety Company must be attached to bond.)

FORM OF CONSENT OF SURETY

In accordance with N.J.S.A. 40A:11-22, provide the following information when submitting a bid. Failure to do so shall render a bidder's bid proposal unresponsive and constitute a fatal defect that cannot be cured by a governing body, and shall cause the bid to be rejected without opportunity to cure the defect.

The undersigned hereby certify that they are the duly authorized agents of
Arch Insurance Company,

duly authorized to do business in the State of New Jersey, and agree to furnish to **VEL Construction, LLC**, a surety bond for the financial performance of any and all provisions contained in the specifications and contract. The maximum amount that we will be surety for
VEL Construction, LLC is
\$850,000.00.


Surety Company of Agent
Scott L. Swan, J.J. Farber-Lottman Co., Inc.

Attorney-in-Fact

Attest:


Secretary **Ana Nikolovska**

The terms of the Surety Company for furnishing the bond are hereby accepted.

VEL CONSTRUCTION LLC
Name of Bidder

SYLWIA NOWICKI
By: Wenici

MANAGING MEMBER
Title

IMPORTANT: THIS FORM MUST BE EXECUTED BY SURETY AND BIDDER. SUBMISSION OF A CERTIFIED CHECK TO FULFILL THE BID SECURITY REQUIREMENTS DOES NOT RELIEVE THE BIDDER FROM SUBMISSION OF THIS CONSENT OF SURETY BY A SURETY COMPANY LICENSED TO ISSUE SURETY BONS IN THE STATE OF NEW JERSEY AND APPROVED IN THE U.S. TREASURY CIRCULAR NO.570.

SURETY DISCLOSURE STATEMENT AND CERTIFICATION

Pursuant to N.J.S.A. 2A:44-143

Arch Insurance Company surety on the attached bond, hereby certifies(y) the following:

- 1) The surety meets the applicable capital and surplus requirements of R.S.17:17-6 or R.S.17:17-7 as of the surety's most current annual filing with the New Jersey Department of Insurance.
- 2) The capital and surplus, as determined in accordance with the applicable laws of this state, of the surety participating in the issuance of the attached bond is in the following amounts as of the calendar year ended December 31, 2023, which amounts have been certified by **Pricewaterhouse Coopers, New York, NY** and are included in the Annual Statement on file with the New Jersey Department of Insurance, 201 West State Street CN-325, Trenton, New Jersey 08625-0325.

Surety Company
Arch Insurance Company

Capital and Surplus
\$ 2,442,392,888

- 3) With respect to each surety participating in the issuance of the attached bond that has received from the U.S. Secretary of the Treasury, a certificate of authority pursuant to 31 U.S.C. Section 9305, the underwriting limitation established there on July 1, 2024 (most recent calendar year available) is as follows:

<u>Surety Company</u>	<u>Limitation</u>
Arch Insurance Company	\$ 244,239,000

- 4) The amount of the bond to which the statement and certification is attached is \$ 5% of the bid amt
Ten Percent not to exceed twenty thousand
- 5) If, by virtue of one or more contracts of reinsurance, the amount of the bond indicated under Item 4 above exceeds the total underwriting limitation of all sureties on the bond as set forth in Item 3 above, then for each such contact of reinsurance:
 - a) The name and address of each such reinsurer under that contract and the amount of the reinsurer's participation in the contact is as follows:

<u>Reinsurer</u>	<u>Address</u>	<u>Amount</u>
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And:

- b) Each surety that is party to such contract of reinsurance certifies that each reinsurer listed under Item 5(a) satisfies the credit for reinsurance requirement established under P.L.1993, c.243 (C.17:51B-1 et seq.) and any applicable regulations in effect as of the date on which the bond to which this statement and certification is attached shall have been filed with the appropriate public agency.

CERTIFICATE

I, **Stephen C. Ruschak**, as Executive Vice President for Arch Insurance Company, a corporation domiciled in Missouri, DO HEREBY CERTIFY that, to the best of my knowledge, the foregoing statements made by me are true, and ACKNOWLEDGE that, if any of those statements made by me are false, this bond is VOIDABLE.



Stephen C. Ruschak, Executive Vice President

Date: 7/1/2024

This Power of Attorney limits the acts of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated. Not valid for Note, Loan, Letter of Credit, Currency Rate, Interest Rate or Residential Value Guarantees.

POWER OF ATTORNEY

Know All Persons By These Presents:

That the Arch Insurance Company, a corporation organized and existing under the laws of the State of Missouri, having its principal administrative office in Jersey City, New Jersey (hereinafter referred to as the "Company") does hereby appoint:

Scott L. Swan of Palisades, NJ

its true and lawful Attorney(s)in-Fact, to make, execute, seal, and deliver from the date of issuance of this power for and on its behalf as surety, and as its act and deed: Any and all bonds, undertakings, recognizances and other surety obligations, in the penal sum not exceeding One Hundred Fifty Million Dollars (\$150,000,000.00). This authority does not permit the same obligation to be split into two or more bonds in order to bring each such bond within the dollar limit of authority as set forth herein.

The execution of such bonds, undertakings, recognizances and other surety obligations in pursuance of these presents shall be as binding upon the said Company as fully and amply to all intents and purposes, as if the same had been duly executed and acknowledged by its regularly elected officers at its principal administrative office in Jersey City, New Jersey.

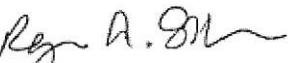
This Power of Attorney is executed by authority of resolutions adopted by unanimous consent of the Board of Directors of the Company on August 31, 2022, true and accurate copies of which are hereinafter set forth and are hereby certified to by the undersigned Secretary as being in full force and effect:

"VOTED, That the Chairman of the Board, the President, or the Executive Vice President, or any Senior Vice President, of the Surety Business Division, or their appointees designated in writing and filed with the Secretary, or the Secretary shall have the power and authority to appoint agents and attorneys-in-fact, and to authorize them subject to the limitations set forth in their respective powers of attorney, to execute on behalf of the Company, and attach the seal of the Company thereto, bonds, undertakings, recognizances and other surety obligations obligatory in the nature thereof, and any such officers of the Company may appoint agents for acceptance of process."

This Power of Attorney is signed, sealed and certified by facsimile under and by authority of the following resolution adopted by the unanimous consent of the Board of Directors of the Company on August 31, 2022:

VOTED, That the signature of the Chairman of the Board, the President, or the Executive Vice President, or any Senior Vice President, of the Surety Business Division, or their appointees designated in writing and filed with the Secretary, and the signature of the Secretary, the seal of the Company, and certifications by the Secretary, may be affixed by facsimile on any power of attorney or bond executed pursuant to the resolution adopted by the Board of Directors on August 31, 2022, and any such power so executed, sealed and certified with respect to any bond or undertaking to which it is attached, shall continue to be valid and binding upon the Company. **In Testimony Whereof,** the Company has caused this instrument to be signed and its corporate seal to be affixed by their authorized officers, this 22nd day of July, 2024.

Attested and Certified



Regan A. Shulman, Secretary

STATE OF PENNSYLVANIA SS
COUNTY OF PHILADELPHIA SS

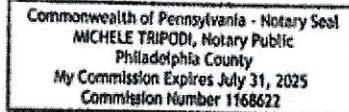
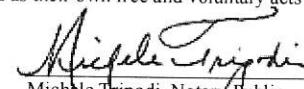


Arch Insurance Company



Stephen C. Ruschak, Executive Vice President

I, **Michele Tripodi**, a Notary Public, do hereby certify that Regan A. Shulman and Stephen C. Ruschak personally known to me to be the same persons whose names are respectively as Secretary and Executive Vice President of the Arch Insurance Company, a Corporation organized and existing under the laws of the State of Missouri, subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that they being thereunto duly authorized signed, sealed with the corporate seal and delivered the said instrument as the free and voluntary act of said corporation and as their own free and voluntary acts for the uses and purposes therein set forth.

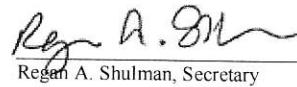



Michele Tripodi, Notary Public
My commission expires 07/31/2025

CERTIFICATION

I, **Regan A. Shulman**, Secretary of the Arch Insurance Company, do hereby certify that the attached **Power of Attorney dated July 22, 2024** on behalf of the person(s) as listed above is a true and correct copy and that the same has been in full force and effect since the date thereof and is in full force and effect on the date of this certificate; and I do further certify that the said Stephen C. Ruschak, who executed the Power of Attorney as Executive Vice President, was on the date of execution of the attached Power of Attorney the duly elected Executive Vice President of the Arch Insurance Company.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the Arch Insurance Company on this 2nd day of February, 2026.



Regan A. Shulman, Secretary

This Power of Attorney limits the acts of those named therein to the bonds and undertakings specifically named therein and they have no authority to bind the Company except in the manner and to the extent herein stated.

PLEASE SEND ALL CLAIM INQUIRIES RELATING TO THIS BOND TO THE FOLLOWING ADDRESS:

Arch Insurance Company Claims Department

Surety Claims

P.O. Box 542033

Omaha, NE 68154

suretyclaims@archinsurance.com



To verify the authenticity of this Power of Attorney, please contact Arch Insurance Company at SuretyAuthentic@archinsurance.com
Please refer to the above named Attorney-in-Fact and the details of the bond to which the power is attached.

ARCH INSURANCE COMPANY
STATEMENT OF FINANCIAL CONDITION
DECEMBER 31, 2024

Assets

Cash & Cash Equivalents in Banks	175,754,117
Bonds owned	7,485,879,345
Stocks	956,862,153
Premiums in course of collection	1,406,595,498
Accrued interest and other assets	<u>1,957,852,150</u>
 Total Assets	 <u>\$ 11,982,943,263</u>

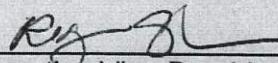
Liabilities

Reserve for losses and adjustment expenses	\$4,026,358,684
Reserve for unearned premiums	2,547,334,728
Ceded reinsurance premiums payable	1,430,834,505
Amounts withheld or retained by company for account of others	158,863,371
Reserve for taxes, expenses and other liabilities	<u>1,152,110,034</u>
 Total Liabilities	 <u>\$9,315,501,322</u>
 Surplus as regards policyholders	 <u>2,667,441,941</u>
 Total Surplus and Liabilities	 <u>\$11,982,943,263</u>

By:



Attest:



Executive Vice President,
General Counsel and Secretary

State of New Jersey)

)

SS

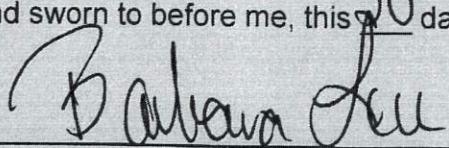
County of Hudson)

Thomas James Ahern, Executive Vice President, Chief Financial Officer and Treasurer and
Regan Abby Shulman, Executive Vice President, General Counsel and Secretary being duly sworn,
of ARCH INSURANCE COMPANY, Missouri; and that the foregoing is a true and correct
statement of financial condition of said company, as of December 31, 2024.

Subscribed and sworn to before me, this 20 day of

March 2025

Notary Public



Barbara A Lee
NOTARY PUBLIC
State of New Jersey
ID # 50107758
My Commission Expires 6/27/2029

