

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

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

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)

<input checked="" type="checkbox"/>	Bid document submission checklist	S.W
<input checked="" type="checkbox"/>	A Bid Form	S.W
<input checked="" type="checkbox"/>	A previous participation certificate (HUD 2530)	S.W
<input checked="" type="checkbox"/>	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	S.W

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

Date Received

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.W to complete the work within the specified time after contract signing;
5. S.W to furnish bonds as required in the specifications; and
6. S.W 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
N/A	NO ADDENDUMS RECEIVED	

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: 75 Voorhis Pl, Ringwood NJ 07456

Telephone: (201) 466-0166 Facsimile n/a

E-Mail: INFO@VELNJ.COM

Name of State of Incorporation: NEW JERSEY

Signed By: Nenchi 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: 75 Voorhis Place
RINGWOOD NJ 07456

Telephone: (201) 466-0166 Facsimile: n/a

E-Mail: INFO@VELNJ.COM

Signed By: Nenchi Title MANAGING MEMBER
Signature of Owner or Partner

Juliana Telf 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 LLC

Name of Firm

Sylwia 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 \$ 5%, 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 contract, i.e. a construction contract 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 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

Signature

By:

SYLWIA NOWICKI

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 PEREZ - 33%</u>	<u>- 75 VOORHIS PL. RINGWOOD NJ</u>

PART II – If the bidder is a partnership:

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.

Sylwia Nowicki
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

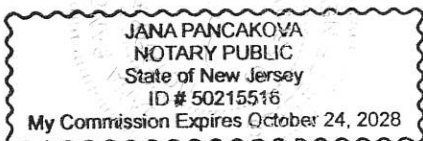
Sylvia Nowicki being first duly sworn, deposes and says:

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: SYLVIA 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

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)

Sylvia Nowicki

being duly sworn, deposes and says

that he resides at 10 Brook Rd, Hewitt NJ 07421 that she is the

MANAGING MEMBER who signed the above Bid or APARTMENT TURNOVER & PAINTING & PLASTERING [Give 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 Passaic County

on this 3rd day of February 2026

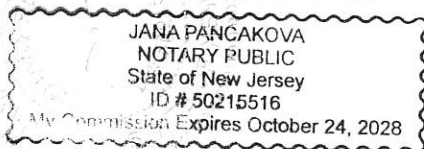
[Notary Public]

My commission expires

Nowicki

Signature of Proposer [Seal]

SYLVIA 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: 85 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.

W. W. W. W.

(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

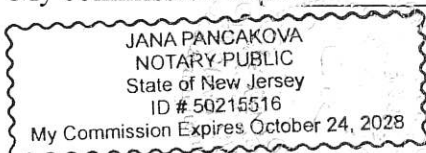


EXHIBIT B

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

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(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

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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).

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Form of Voluntary Act and Deed Acknowledgment

A F F I D A V I T
(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 of the
[a partner or officer of the firm of, etc.]
party making the foregoing proposal or bid, and that -the-

Sylvia 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.

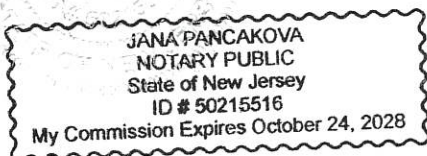
Nowicki

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

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

[Signature]

my commission expires _____ 20____



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
)

SYLWIA 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: _____

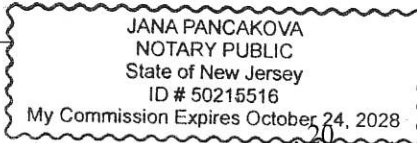
The bidder further states that, if awarded a contract for this project, the bidder shall award a contract to each of the above listed subcontractors.

Nowicki
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-contractors 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

Table of Contents

Clause

Page

e

1. <u>Certificate of Independent Price Determination</u>	1
2. <u>Contingent Fee Representation and Agreement</u>	1
3. <u>Certification and Disclosure Regarding Payments to Influence Certain Federal Transactions</u>	1
4. <u>Organizational Conflicts of Interest Certification</u>	2
5. <u>Bidder's Certification of Eligibility</u>	2
6. <u>Minimum Bid Acceptance Period</u>	2
7. <u>Small, Minority, Women-Owned Business Concern Representation</u>	2
8. <u>Indian-Owned Economic Enterprise and Indian Organization Representation</u>	2
9. <u>Certification of Eligibility Under the Davis-Bacon Act</u>	3
10. <u>Certification of Nonsegregated Facilities</u>	3
11. <u>Clean Air and Water Certification</u>	3
12. <u>Previous Participation Certificate</u>	3
13. <u>Bidder's Signature</u>	3

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]

(d) 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 actual or apparent 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

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

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

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.

Sylvia Nowicki 2/3/2026
(Signature and Date)

SYLVIA NOWICKI
MANAGING MEMBER
VEL CONSTRUCTION

(Typed or Printed Name)

75 VOORHIS PLACE
RINGWOOD NY 07086

**BIDDER CERTIFICATION AND/OR ACKNOWLEDGEMENT OF THE COMPLIANCE
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 be 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 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 not the contractor that knowingly provides goods or services 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 CommissionerUS Department of Agriculture
Farmers Home Administration

Part I to be completed by Controlling Participant of Covered Projects (See instructions)		For HUD HQ/FmHA use only	
Reason for submission:			
1. Agency name and City where the application is filed HOUSING AUTHORITY OF THE CITY OF BAYONNE - BAYONNE NJ			
3. Loan or Contract amount \$ AS PER BID	4. Number of Units or Beds n/a	5. Section of Act	6. Type of Project (check one) <input type="checkbox"/> Existing <input checked="" type="checkbox"/> Rehabilitation <input type="checkbox"/> 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	8 Role of Each Principal in Project	9. SSN or IRS Employer Number
FREDDY DUARTE	MANAGING MEMBER	XXX-XX-0880
LUBICA PEREZ	MANAGING MEMBER	XX-XX-9915
SYLVIA NOWICKI	MANAGING MEMBER	XX-XX-3702

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:

- 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.
- For the period beginning 10 years prior to the date of this certification, and except as shown on the certification:
 - 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;
 - The controlling participants have no defaults or noncompliance under any Conventional Contract or Turnkey Contract of Sale in connection with a public housing project;
 - 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;
 - There has not been a suspension or termination of payments under any HUD assistance contract due to the controlling participant's fault or negligence;
 - 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);
 - 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;
 - 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;
 - All the names of the controlling participants who propose to participate in this project are listed above.
- None of the controlling participants is a HUD/FmHA employee or a member of a HUD/FmHA 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 24 C.F.R. Part 0 and USDA's Standard of Conduct in 7 C.F.R. Part 0 Subpart B.
- 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.
- 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).
- 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.
- 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 initialed 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 SYLVIA NOWICKI	Signature of Controlling Participant <i>Sylvia Nowicki</i>	Certification Date (mm/dd/yyyy) 2/3/2026	Area Code and Tel. No. (201) 466-0166
This form prepared by (print name) SYLVIA NOWICKI		Area Code and Tel. No.	

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. If no previous projects, write by your name, **"No previous participation, First Experience"**.

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

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"/> A. No adverse information, form HUD-2530 approval recommended.	<input type="checkbox"/> C. Disclosure or Certification problem
Staff	Processing and Control	<input type="checkbox"/> B. Name match in system	<input type="checkbox"/> D. Other (attach memorandum)
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

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:

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

Responsible Representative(s):
Sylvia Nowicki, Managing Member

VEL Construction LLC
2025

Handwritten signature of 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

Michael 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

13VH12761900
LICENSE/REGISTRATION/CERTIFICATION #

Signature of Licensee/Registrant/Certificate Holder

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

Carli Zaris
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, N J 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. Fusione

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

Certification Number: A0601-03

*Expiration: 5/30/2030

*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

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

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

This 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



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



A handwritten signature in cursive script, appearing to read "Elizabeth Maher 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

LICENSE NO.

January 12, 2027

EXPIRATION DATE

January 12, 2026

ISSUE DATE

Christina L. Blaylaugh

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 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	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): (631)360-8875 E-MAIL ADDRESS: psottile@proriskplan.com
	INSURER(S) AFFORDING COVERAGE INSURER A: Berkley Insurance Company NAIC # 32603	
INSURED	VEL Construction, LLC 75 Voorhis Place Ringwood NJ 07456-	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 W/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	X	FEI-ECC-36350-01	12/07/2025	12/07/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMPI/OP AGG \$ 2,000,000 Pollution \$ 1,000,000
A	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY	X		FEI-ECC-36350-01	12/07/2025	12/07/2026	COMBINED SINGLE LIMIT (Ea 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 RETENTION \$	X	X	FEI-EXS-45764-01	12/07/2025	12/07/2026	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				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 Imperial Agency, Inc. 60 Outwater Lane Garfield NJ 07026	CONTACT NAME: PHONE (A/C No. Ext.): (973) 546-9567 FAX (A/C No.): (973) 546-2007 E-MAIL: Debbie@imperial79.com ADDRESS: Debbie@imperial79.com
INSURED VEL CONSTRUCTION LLC 75 Voorhis Place Ringwood, NJ 07456	INSURER(S) AFFORDING COVERAGE 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 <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Per occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ OTHER \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Per accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ OTHER \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTIONS						EACH OCCURRENCE \$ AGGREGATE \$ OTHER \$
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/>	N/A	0934151	05/06/2025	05/06/2026	PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> 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 <i>Debbie K. Kneeshaw</i> ^{<IDM>}

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Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

Give form to the
requester. Do not
send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See Specific Instructions on page 3.	1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) VEL Construction LLC
	2 Business name/disregarded entity name, if different from above.
	3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input checked="" type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) S Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions)
	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ (Applies to accounts maintained outside the United States.)
	3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions <input type="checkbox"/>
5 Address (number, street, and apt. or suite no.). See instructions. 75 Voorhis Pl	Requester's name and address (optional)
6 City, state, and ZIP code Ringwood, NJ 07456	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number									
			-						
or									
Employer identification number									
8	2	-	1	8	8	1	0	6	1

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person **Lubica Perez**

Date **01/10/2026**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they



Organizational Chart

Ownership:

- **Sylwia 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:

- **Sylwia 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 Pennigton Rd, Pennigton, 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)
-



128 Center Grove Road, Randolph, NJ 07869
973 366 7081 FAX 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.

A handwritten signature in dark ink, appearing to read "Rebecca Chwistek", written over a horizontal line.

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

fduartepm@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 (DGII) | 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 | • Construction Safety and Compliance |
| • Process Improvement | • Supervision and Vendor Relations |
| • Team Leadership | • Microsoft Office Suite |
| • Construction Estimation Software | • Primavera P6 Microsoft Project |
| • Pre-construction Planning | |



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

Lubica Perez (Seal)

75 VOORHIS PL, RINGWOOD NY
(Address)

(Business Address)

(Seal)
(Individual Principal)

(Address)

(Business Address)

ATTEST:

Monicki
Lubica Perez

SYLWIA NOWICKI
(Corporate Principal)

(Affix
Corporate
Seal)

75 VOORHIS PL. RINGWOOD NY
(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: Nowicki

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 BONDS 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 contract of reinsurance:
 - a) The name and address of each such reinsurer under that contract and the amount of the reinsurer's participation in the contract is as follows:

<u>Reinsurer</u>	<u>Address</u>	<u>Amount</u>
------------------	----------------	---------------

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.

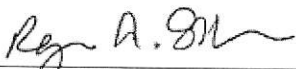
This Power of Attorney is executed by authority of resolutions adopted by unanimous consent of the Board of Directors of the Company on August 31, 2022, true and accurate copies of which are hereinafter set forth and are hereby certified to by the undersigned Secretary as being in full force and effect:

"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

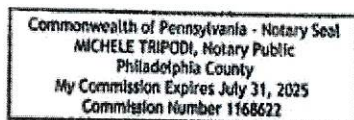


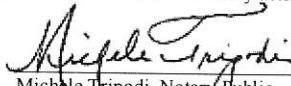
Arch Insurance Company



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.



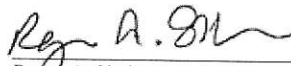


Michele Tripodi, Notary Public
My commission expires 07/31/2025

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

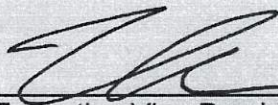
Assets

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	1,957,852,150
Total Assets	<u>\$ 11,982,943,263</u>

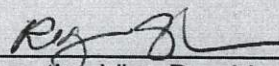
Liabilities

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	1,152,110,034
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:


Executive Vice President, Chief
Financial Officer and Treasurer

Attest:


Executive Vice President,
General Counsel and Secretary

State of New Jersey)

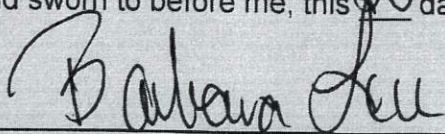
SS

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

