

THE LAW OFFICE OF STEPHEN J. NATOLI  
110 A MEADOWLANDS PARKWAY, SUITE 101  
SECAUCUS, NEW JERSEY 07094

\* Email: stephen@sjnlawyer.com \* Phone: 201-470-3215 \* Fax: 201-907-1308\*

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May 27, 2026

Mr. John T. Mahon, Executive Director  
Housing Authority for the City of Bayonne  
549 Avenue A  
Bayonne, New Jersey 07002

Re: Request for Proposals – Tenancy Legal Counsel Services

Dear Mr. Mahon,

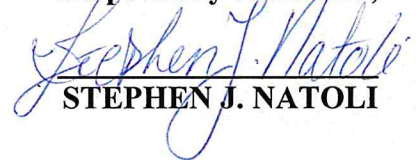
The Law Office of Stephen J. Natoli, of 110 A Meadowlands Parkway (Ste. 101), Secaucus, New Jersey, hereby submits this statement of qualifications in response to the City of Bayonne's request for proposal for legal services.

I submit that my firm is most qualified and best positioned to provide quality legal services to the Authority. As detailed within, our firm previously serviced the Bayonne Housing Authority and several affordable housing entities in Hudson and Essex County.

The following information will provide all background and qualifying information, demonstrating our ability to address the Scope of Services. Attached to this submission are the firm's Business Registration Certificate, Certificate of Insurance, my resume, and other required documents.

Thank you for your time, attention and careful consideration.

Respectfully submitted,

  
STEPHEN J. NATOLI

## **SECTION I: LETTER OF INTRODUCTION**

Mr. John T. Mahon, Executive Director  
Housing Authority for the City of Bayonne  
549 Avenue A  
Bayonne, New Jersey 07002

### **RE: Letter of Introduction**

Dear Mr. Mahon,

I am pleased to submit this proposal on behalf of the Law Office of Stephen J. Natoli, located at 110A Meadowlands Parkway, Suite 101, Secaucus, New Jersey 07094, in response to the Bayonne Housing Authority's (the "Authority") Request for Proposals for Additional Legal Counsel Services.

The Law Office of Stephen J. Natoli, LLC is a New Jersey law firm I established in 2017. I have been practicing law since 2012, and over the course of my fourteen-year career I have concentrated my work on housing law, tenancy matters, and the representation of public housing authorities and affordable housing entities.

My practice is built on a foundation of direct, sustained engagement with the legal issues that arise in the administration and operation of housing authorities and the management of subsidized housing throughout the state. In many respects, my firm is also a successor to the Law Office of Kathleen Walrod, the Authority's long-time former legal counsel. Since Attorney Walrod's retirement, I have assumed representation of all of her firm's tenancy clients, and I have done so with great success over the past five years.

For several years in the early 2020s, I worked closely with the Law Office of Kathleen Walrod in representing the Bayonne Housing Authority in its tenancy matters. Through that sustained collaboration, my staff and I built meaningful working relationships with BHA personnel at every level, grounded in trust, familiarity, and a shared commitment to the Authority's mission. I bring to any engagement with the BHA not just legal competence, but genuine institutional knowledge of its people, its processes, and the unique demands of its work.

I have served as tenancy counsel to public housing authorities and as legal counsel to private entities that administer, develop, and manage affordable housing programs in Hudson and Essex Counties. In those roles, I have handled the full range of matters that come before housing authority counsel, from day-to-day operational and compliance questions to contested tenancy proceedings and fair housing matters. My work has extended across the full spectrum of affordable housing, including Section 8 programs and senior housing, and has given me a thorough, practical understanding of the regulatory environment governing these programs at the federal, state, and local levels.

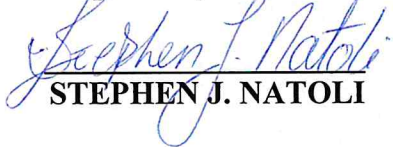
In addition to my housing authority work, I bring substantial litigation experience to my practice. Prior to entering private practice, I served as an Assistant Prosecutor for Hudson County, where I investigated and prosecuted hundreds of cases, many of which were tried before juries. I have also devoted hundreds of hours to trial work as a defense attorney in criminal proceedings. That

background shapes the way I approach contested matters, administrative hearings, and any proceedings requiring courtroom representation on behalf of a client. If awarded this contract, I would serve as the principal attorney responsible for delivering the requested services.

I am available to commence work as tenancy counsel to the Bayonne Housing Authority on July 1, 2026, as requested, and I am prepared to begin immediately.

Thank you for the opportunity to submit this proposal for your consideration.

**Respectfully submitted,**

  
**STEPHEN J. NATOLI**

**SECTION II: STATEMENT OF PROFESSIONAL EXPERIENCE  
AND QUALIFICATIONS**

**A. Tenancy Counsel:**

Over the past five years, I estimate that I have handled well over one thousand tenancy matters to completion.

I have served as tenancy counsel to the Bayonne Housing Authority and the Secaucus Housing Authority. In addition, I have served as counsel to several private entities that administer, develop, and manage affordable housing in Hudson and Essex Counties.

As described in my introductory letter, I worked closely with the Law Office of Kathleen Walrod in a legal consulting capacity, assisting in the representation of the Bayonne Housing Authority in its legal matters, with a particular focus on tenancy matters. That experience gave me a deep and practical knowledge of the relevant law and regulatory framework. My experience is grounded in an understanding of HUD guidelines, federal, state, and local regulations, government procurement, contracts, budgeting, REAC inspections, project development, board governance, audits, insurance and finance, tenant selection, tenant retention, eviction, Section 8 management, ADA compliance, Family Leave compliance, and updated 504 Reasonable Accommodation policies. I also have experience handling Fair Housing complaints.

I have significant experience with several projects providing Section 8 and senior housing in Jersey City and Newark. Specifically, I have provided legal consultation and services for Unico Towers, Battery View Senior Housing, Marineview Housing, Montgomery Gateway East One, Montgomery Gateway East Two, Brunswick Estates, Jones Hall, Essex Plaza, Corinthian Towers, BRP 440 WS Urban Renewal, AMFP Blaine Apartments, Mid City I, Mid City II, and Fairview Heights.

I am an extremely active trial attorney. Through my work as a prosecutor, criminal defense attorney, and landlord-tenant litigation counsel, I have accumulated nearly 500 hours of jury trial experience and well over 500 hours of bench trial experience. That breadth of experience positions me to deliver confident, seasoned trial representation across the full spectrum of tenancy matters the BHA may refer.

My practice encompasses the following on a daily basis, and I stand ready to provide each of these services to the BHA:

1. Handle all tenancy matters including, preparing complaints for possession and complaints for non-payment of rent.
2. Prepare all 30-day letters as required by HUD regulations to advise tenants of arrears and legal consequences of the same.
3. Review open, unpaid tenancy accounts with staff.
4. Appear in court on all tenancy filings. Prepare witnesses for court hearings.
5. Meet with the Director of Security, as requested by the Executive Director and/or Assistant

Executive Director to review police report, video tapes and/or other relevant evidence to determine if Notices to Cease and/or Quit are appropriate.

6. Meet with and prepare testimony of BHA staff and Bayonne police officers in anticipation of testimony at formal hearings and in possession cases in the Superior Court.
7. Personally appear in the Superior Court of New Jersey on matters involving the recovery of possession of dwelling units, with the exception of those related to drug-related activity (see Item 8 below) at the Superior Court of New Jersey Special Civil Part level.
8. Personally appear to handle all matters involving recovery of possession of dwelling units based upon drug-related or so-called "one strike" lease violations at the Superior Court of New Jersey Special Civil Part level.
9. Prepare all tenancy complaints.
10. Prepare all Notices to Cease and Notices to Quit in consultation with BHA staff.
  1. Personally appear to handle formal grievance hearings requested by tenants pursuant to 24 C.F.R. §966; before hearing officer as requested by tenants to contest Notices.
11. Handle all Fair Housing Complaints on behalf of the BHA, including responses to HUD specialists, N.J. Division of Civil Rights or Superior Court Complaints.
12. Review and in conjunction with staff, respond to all requests for accommodation made by tenants and HCVP participants, pursuant to Section 504.
13. Consult with staff, Executive Director and Assistant Executive Director on Housing Choice Voucher matters, including acting as Hearing Officer in termination hearings.
14. Consult with staff, as required on the status of all court matters.
15. Personally assist Authority staff, as necessary, in reviewing federal and state regulations determining public housing resident selection, assignment, retention and relationship with management/executive staff.
16. Personally handle all matters involving disputes and/or dispute resolution as to the screening and processing of applications from prospective tenants and prospective participants in the Authority's Section 8 program and all matters involving disability or other requests for "reasonable accommodation" under New Jersey or Federal law from those who have applied to participate or currently participating in Authority programs.
17. Provide training and assistance to Authority staff on issues related to HUD matters, including Fair Housing Complaints and preparing responses thereto.
18. Personally attend all meetings/interviews between representatives of HUD and Authority staff involving Fair Housing complaints.
19. Provide a full understanding of all aspects of landlord tenant matters, and an understanding of HUD funded programs and related federal regulations.
20. Work with General Counsel if cases overlap into the responsibility of General Counsel or vice-versa.

## **B. Client List**

I have also represented, and continue to represent, over a dozen separate facilities under the jurisdiction of the New Jersey Housing Mortgage Finance Agency and the Department of Housing and Urban Development throughout New Jersey.

**Marineview Plaza I & II:** I have served as counsel to Marineview, which operates two high-rise multiple family buildings in Hoboken, New Jersey in connection to litigation, compliance with the New Jersey Mortgage Finance Agency, municipal violations, landlord tenant matters, rent increases before the New Jersey Housing Mortgage Finance Agency and their commercial tenant matters. Contact: Eli Feldberger; Phone: 201-798-1800, E-Mail: [elifeld@lineageproperties.com](mailto:elifeld@lineageproperties.com).

**500 Manila Avenue LLC:** I have served as counsel to Unico, a senior, high-rise building in downtown Jersey City. My representation has encompassed litigation, personnel, compliance with local building codes and requirements, and landlord tenant matters. Contact: Deborah Gershen, Moderate Income Management, Vice President; Phone: 609-989-8500, E-Mail: [dmgershen@gershengroup.com](mailto:dmgershen@gershengroup.com).

**AMFP Blaine Senior Citizen Housing:** I have served as counsel to AMFP Blaine Apartments, a senior, high-rise building in downtown Jersey City. I have represented management in this building in connection with litigation, personnel, compliance with local building codes and requirements, negotiation of lease rights and landlord tenant matters. Contact: Deborah Gershen, Moderate Income Management Vice President; Phone: 609-989-8500, E-Mail: [dmgershen@gershengroup.com](mailto:dmgershen@gershengroup.com).

**Fairview Heights Urban Renewal, LLC:** I have served as counsel to Fairview Heights, a Low Income Housing Tax Credit property located in Jersey City. I have represented management in connection with all landlord tenant matters, including the prosecution of eviction proceedings, compliance with LIHTC regulatory agreements and tenant eligibility requirements, ADA reasonable accommodation requests and related compliance obligations. Contact: Mark Sheil, Moderate Income Management, Phone: 609-989-8500, E-Mail: [mcsheil@gershengroup.com](mailto:mcsheil@gershengroup.com)

**Mid City Associates LP, Mid City Associates Phase II, LLC, and Garden State Community Development Corporation:** I have served as counsel to each of these affordable housing properties, located in Jersey City, which operate under various program structures including Low Income Housing Tax Credit regulatory agreements, project-based Section 8 contracts, and HUD oversight. Across these engagements I have represented management in connection with all landlord-tenant matters, including the prosecution of eviction proceedings, defense of municipal violations, compliance with tenant income certification and eligibility requirements, HUD requirements and program obligations, and the ongoing compliance obligations imposed by the New Jersey Housing and Mortgage Finance Agency. Contact: Vincent Lorenzo, Phone: 201-209-9301, E-Mail: [VLorenzo@gardenstatecdc.org](mailto:VLorenzo@gardenstatecdc.org)

**Montgomery Gateway Apartments:** I have served as counsel to Montgomery Gateway Apartments, a mixed-use development in downtown, Jersey City. My representation has encompassed all landlord tenant matters, personnel issues, compliance with FLMA and other New Jersey regulatory agencies; HUD Fair Housing Complaints, municipal compliance with state

regulations, EPA complaints and any other necessary litigation. Contact: Jahaida Gonzalez, Related Management; Phone: 201-225-8577, E-Mail: [jgonzalez@related.com](mailto:jgonzalez@related.com).

**Jones Hall Associates:** I have served as counsel to Jones Hall, a senior, high-rise building in Jersey City in connection to landlord tenant matters, HUD Fair Housing Complaints, EPA complaints and any other necessary litigation. Contact: Rocio Chang, Essex Plaza Management; Phone: 212-281-5166, E-Mail: [rchang@essexplazamgmt.com](mailto:rchang@essexplazamgmt.com).

**Essex Plaza Owner I LLC, Essex Plaza Preservation II, and BPR 440 WS Urban Renewal LLC:** These are project-based Section 8 buildings. I provide all necessary legal services, including contract negotiation, bid solicitation, compliance with ADA matters and FLMA matters, reviewing contracts, handling employee issues, and all landlord tenant enforcement actions. Contact: Fred Lambert, Senior Regional Manager of Fairstead; Phone: 973-433-5877, E-Mail: [Fred.Lambert@fairstead.com](mailto:Fred.Lambert@fairstead.com).

### **C. Principals of Firm**

I will be the principal attorney performing all assigned work. I am fully familiar with HUD requirements for procurement, budgeting, and regulations relating to HUD inspections and review, as well as employee issues and policies. I have worked with successful housing authorities in the past to develop strategies that build stronger working relationships between authority staff and legal counsel, with the goal of reducing legal fees, lawsuits, and court time. Those efforts have resulted in fewer bid disputes, reduced litigation, fewer employee claims, and significantly lower overall legal expenses for my clients.

I have represented housing authorities in Fair Housing matters before the Superior Court and the New Jersey Appellate Division. I have extensive experience reviewing contracts and specifications for legal sufficiency, and I have substantial trial experience in both State and Federal Court.

I have been practicing law since 2012, with a broad litigation background representing parties in landlord-tenant matters in Hudson, Bergen, and Essex Counties. I have appeared before the Superior Court and the Appellate Division of New Jersey, and I have prepared and served innumerable Notices to Cease and Notices to Quit in connection with public, low-income, and affordable housing matters. A copy of my resume is attached.

## **SECTION III: STATEMENTS**

### **a. Conflict Check**

Upon reviewing my files, I have identified one potential conflict of interest. I currently represent a Bayonne Housing Authority resident, Lucia Defina. The interests of the BHA are not implicated in that representation. Furthermore, I anticipate that this representation will conclude prior to the commencement of my engagement with the BHA. In the event it does not, I would simply recuse myself from any BHA matter involving this individual, in full accordance with the applicable rules of professional conduct. I am confident that this single, isolated matter will have no adverse effect on my ability to provide effective and dedicated representation to the BHA.

Aside from the above, I have never been determined by a judicial body or other forum to have a conflict of interest with the Bayonne Housing Authority or any sub-entity thereof.

**b. Employment of Former Employees**

There are no former employees of the Bayonne Housing Authority or any former Commissioners of the Bayonne Housing Authority who are employed by my firm or who will participate in any way in the performance of this contract.

**SECTION IV: BUDGET**

**COST:** The estimated time for the work described in the RFP is 1,200 hours for a twelve (12) month period. My Firm will provide all services for this Contract for at the rate of \$19,000.00 per month based upon an hourly rate of \$190.00 for all **Additional Legal Counsel Services** as outlined in Section "II" of the Request for Proposal. Any items outside the description of "Additional Legal Services" will be billed at the rate of \$190.00 per hour and would need to be approved on a monthly basis by the Board of Commissioners. All work would be performed by the undersigned.

**SECTION V: REQUIRED DOCUMENTS**

The following required documents are attached:

1. Business Registration Certificate
2. Disclosure of Ownership Form
3. Certified Statement of Good Standing
4. Resume of Stephen J. Natoli
5. Certified Statement as to Debarment
6. Certified Statement as to Conflicts and Statement of Financial Resources
7. Proof of Applicable Insurance
8. Statement of Non-Discrimination



STATE OF NEW JERSEY  
BUSINESS REGISTRATION CERTIFICATE

**Taxpayer Name:** LAW OFFICE OF STEPHEN J. NATOLI LLC

**Trade Name:**

**Address:** 717 HUDSON AVENUE, APT 3  
SECAUCUS, NJ 07094

**Certificate Number:** 2180946

**Effective Date:** October 31, 2017

**Date of Issuance:** November 23, 2022

**For Office Use Only:**

20221123133511642

**DISCLOSURE OF OWNERSHIP FORM**

**N.J.S.A. 52:25-24.2** reads in part that “no corporation or partnership shall be awarded any contract by the State, County, Municipality or School District, or any subsidiary or agency thereof, unless prior to the receipt of the submission of the corporation or partnership, there is provided to the public contracting unit a statement setting forth the names and addresses of all individual who own 10% or more of the stock or interest in the corporation or partnership”.

1. If the professional service entity is a *partnership*, then the statement shall set forth the names and addresses of all partners who own a 10% or greater interest in the partnership.
2. If the professional service entity is a *corporation*, then the statement shall set forth the names and addresses of stockholders in the corporation who own a 10% or more of its stock of any class.
3. If a corporation owns all or part of the stock of the corporation or partnership providing the submission, then the statement shall include a list of the stockholders who own 10% or more of the stock of any class of that corporation.
4. If the professional service entity is other than a corporation or partnership, the contractor shall indicate the form of corporate ownership as listed below.

**COMPLETE ONE OF THE FOLLOWING STATEMENTS:**

**I. Stockholders or Partners owning 10% or more of the company providing the submission:**

NAME: \_\_\_\_\_ ADDRESS: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

**II. No stockholder or Partner owns more that 10% or more of the company providing the submission:**

SIGNATURE: Gregory J. Nobile DATE: May 27, 2026

**III. Submission is being provided by an individual who operates as a sole proprietorship:**

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

**IV. Submission is being provided by corporation or partnership that operates as a (check one of the following):**

\_\_\_\_\_ Limited Partnership \_\_\_\_\_ Limited Liability Corporation

\_\_\_\_\_ Limited Liability Partnership \_\_\_\_\_ Subchapter S Corporation

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

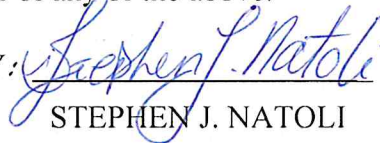
CERTIFICATION OF GOOD STANDING

I, STEPHEN J. NATOLI, ESQ., certify to the best of my knowledge and belief that:

1. I am a member in good standing of the Bar of the State of New Jersey, the Third Circuit of New Jersey and the Supreme Court.
2. I am not presently subject to discipline by the bar of any of the above.

Dated: May 27, 2026

BY:

  
STEPHEN J. NATOLI

# STEPHEN J. NATOLI

110 A Meadowlands Parkway (Ste. 101), Secaucus, NJ 07094  
stephen@sjnlawyer.com, 201-417-0134  
Admitted to the Bar in N.Y. (2014) & N.J. (2012)

## PROFESSIONAL SUMMARY

A driven advocate with a talent for delivering arguments in an earnest and persuasive manner. Obtained favorable results for individual and institutional clients in federal, state, and municipal courts. Conducting a law practice heavily focused on Public Housing Authority and tenancy matters.

## PROFESSIONAL EXPERIENCE

### The Law Office of Stephen J. Natoli, Secaucus & Jersey City, NJ

*September 2017-Present*

- Counsel to the Housing Authority of Secaucus.
- Counsel to several entities providing Section 8 Housing.
- Represented second largest Housing Authority in New Jersey (City of Bayonne)
- Managed substantial landlord tenant case load as a legal consultant to Kathleen Walrod, Esq.
  - Persuaded landlord tenant judges to rule in favor of clients at trial.
  - Negotiated and settled favorable dispositions on behalf of landlords.
  - Drafted documents associated with a wide range of causes of action in landlord tenant proceedings.
  - Developed deep understanding of amendments to New Jersey's landlord tenant court procedures since the onset of the global pandemic.
- Represented clients charged with criminal offenses in federal, state and municipal court.
- Successfully overturned verdict and prison sentence of wrongfully convicted client (State v. Elijah Hogges).

### Hudson County Prosecutor's Office, Jersey City, NJ

#### *Trial Team Attorney*

*May 2015 – September 2017*

- Obtained favorable trial verdicts.
- Synthesized complex fact patterns and legal precedents in order to effectively present them to Superior Court judges.
- Served as on-call legal advisor to Hudson County municipal law enforcement agencies.
- Negotiated hundreds of favorable plea agreements for the State of New Jersey.
- Prosecuted several felony cases that garnered statewide media attention.

#### *Drug Court Attorney*

*September 2014 - April 2015*

- Oversaw the administration of rehabilitation/disciplinary system for 500 participant drug court program.
- Conferred with private and public entities in order to coordinate the best services for individuals suffering from addiction.
- Assessed legal eligibility for all Hudson County Drug Court applicants.

#### *Appellate Attorney*

*January of 2014 - August 2014*

- Successfully advocated on behalf of the Prosecutor's office in New Jersey's appellate courts.
- Composed and filed legal submissions.

### Lerner Piermont & Riverol, Jersey City, NJ

#### *Associate Attorney*

*October 2013- December 2013*

- Counseled clients on the most prudent course of action as it related to their personal injury lawsuits.

- Negotiated favorable settlements with insurance companies on behalf of injured workers.

**Blume Goldfaden Berkowitz Donnelly Fried & Forte, Jersey City, NJ**

*Law Clerk*

*June 2011 - May 2012*

- Executed legal research and writing for senior partner and associate.
- Answered interrogatories, prepared pre-trial exhibit submissions, summarized depositions and expert reports.

**JUDICIAL CLERKSHIP**

**The Honorable Alvaro Iglesias, Superior Court of New Jersey, Jersey City, NJ,**

*Judicial Law Clerk, Family Division*

*August 2012 - September 2013*

- Researched and drafted memoranda.
- Managed judicial court calendar.

**EDUCATION**

**Seton Hall University School of Law, Newark, NJ**

*Juris Doctor*

*May 2012*

**Villanova University, Villanova, PA**

**Bachelor of Arts, Political Science, (summa cum laude)**

*May 2009*

GPA: 3.5 (cumulative)

Activities: Phi Sigma Pi (National Honor Fraternity)

Honors: Dean's List (all semesters)

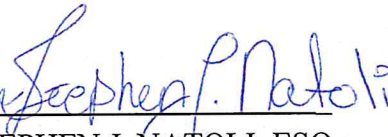
National Honors Society Member

CERTIFICATION AS TO DEBARMENT

I, STEPHEN J. NATOLI, ESQ., certify to the best of my knowledge and belief that:

1. I am not presently debarred, suspended, proposed for disbarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
2. I have not within a three-year period preceding this application been convicted of or had a civil judgment rendered against me for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State, or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
3. I am not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State, or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and
4. I have not within a three-year period preceding this application had one or more public transactions (Federal, State, or local) terminated for cause or default.

Dated: May 27, 2026

BY:   
STEPHEN J. NATOLI, ESQ.

CERTIFIED STATEMENT OF FINANCIAL RESOURCES

ETHICS POLICY

CONFLICTS

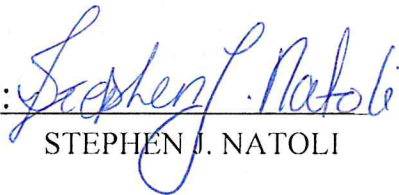
PROOF OF APPLICABLE INSURANCE

I, STEPHEN J. NATOLI, ESQ., certify to the best of my knowledge and belief:

- a. Financial Resources: I have adequate financial resources to complete this Contract.
- b. Ethics Policy: There are no former employees of the Housing Authority of the City of Bayonne or any former Commissioners of the Housing Authority of the City of Bayonne who are employed by my firm or who will participate in any way in the performance of this contract.
- c. Conflicts: I have identified one potential conflict of interest. I currently represent a Bayonne Housing Authority resident, Lucia Defina. The interests of the BHA are not implicated in that representation. Furthermore, I anticipate that this representation will conclude prior to the commencement of my engagement with the BHA. In the event it does not, I would simply recuse myself from any BHA matter involving this individual, in full accordance with the applicable rules of professional conduct. I am confident that this single, isolated matter will have no adverse effect on my ability to provide effective and dedicated representation to the BHA.
- d. Proof of Professional Liability Insurance is attached.

Dated: May 27, 2026

BY:

  
STEPHEN J. NATOLI



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

05/27/2026

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).

<b>PRODUCER</b> Hiscox Inc. 5 Concourse Parkway Suite 2150 Atlanta GA, 30328	<b>CONTACT NAME:</b> PHONE (A/C, No, Ext): (888) 202-3007	<b>FAX (A/C, No):</b>
	<b>E-MAIL ADDRESS:</b> contact@hiscox.com	
<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
<b>INSURER A:</b> Hiscox Insurance Company Inc		10200
<b>INSURED</b> Law Office of Stephen J. Natoli 110A Meadowlands Parkway 101 Secaucus, NJ 07094	<b>INSURER B:</b>	
	<b>INSURER C:</b>	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	
	<b>INSURER G:</b>	


**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	
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			P102.486.530.3	10/11/2025	10/11/2026	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 0
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ S/T Gen. Agg.
								\$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident)	\$
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE	\$
							AGGREGATE	\$
								\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				PER STATUTE	OTHER
							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)

**CERTIFICATE HOLDER****CANCELLATION**

The Housing Authority of the City of Bayonne 549 Avenue A Bayonne, NJ 07002	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 

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MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE  
N.J.S.A. 10:5-31 et seq. and N.J.A.C. 17:27 et.

GOODS, PROFESSIONAL SERVICES AND GENERAL SERVICE CONTRACTS

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

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, affectional or sexual orientation or sex. Except with respect to 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, affectional or sexual orientation or sex. Such action shall include, but not be limited to the following: employment, upgrading, demotion or transfer; recruitment or recruitment advertising; layoff or termination; rates or 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 non-discrimination clause.

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, affectional or sexual orientation or sex.

The contractor or subcontractors, where applicable, will send to each labor union or representative or 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.

The contractor and subcontractor, where applicable, agrees to comply with the regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor and subcontractor agrees to attempt in good faith to employ minority and female workers consistent with the applicable county employment goals established in accordance with N.J.S.A. 17:27-5.2, or a binding determination of the applicable county employment goals determined by the Division, pursuant to N.J.S.A. 17:27-5.2.

The contractor and subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, labor unions, that it does not discriminate on the basis or age, race, creed, color, national origin, ancestry, martial status, affectional or sexual orientation, or sex, and that it will discontinue to use of any recruitment agency which engages in direct or indirect discriminatory practices.

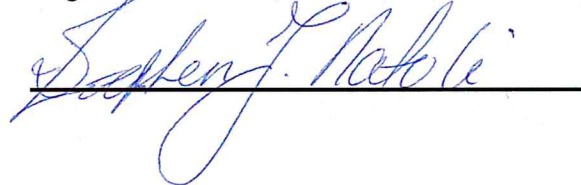
The contractor and subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Certificate of Employee Information Report

The contractor and its subcontractor shall furnish such reports or other documents to the Division of Contract Compliance & EEO as may be requested by the Division 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 Division of Contract Compliance & EEO for conducting a compliance investigation pursuant to **Subchapter 10 of the Administrative Code at N.J.A.C. 17:27.**

I agree to the above,



A handwritten signature in blue ink, reading "Stephen J. Mabile", is written over a solid black horizontal line.