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PASSAIC — You wouldn't lend money to someone if they didn't tell you how much they needed or what they intended to buy.

But Passaic taxpayers for years have footed the bill for costs and services they cannot review or question until the approval process is near its end, when it's too late to object. At a time when officials have promised a more transparent and open city government, the council routinely votes to approve spending measures that are cloaked in secrecy.

This year, the City Council has approved nearly \$3.5 million in taxpayer-funded contracts that were subject to no public scrutiny. That figure doesn't include the multimillion-dollar contracts for health insurance for city employees.

City Council members said this week that in the future, the amount to be spent and names of contractors will be available to the public before they act.

"I would argue that transparency already exists," said Council President Gary Schaer, who agreed to release the information after Councilman Terrence Love proposed the idea during the July 1 council meeting.

But government watchdogs say that if the public cannot view the amounts of money being paid, and to whom, they cannot question public contracts.

"Who's going to care about it after the fact," said Mary E. Forsberg, president of New Jersey Policy Perspective, a non-profit organization that researches public policy. The council at each meeting approves measures, couched in vague language, to pay vendors for anything from new police motorcycles to road-repair engineering. But city residents interested in knowing how much those motorcycles cost have to wait until after the council already approves payment.

Each contract is memorialized in a resolution that states, for example, that the city intended to purchase two FLHP Road Kings for \$32,226 on May 26 from Kosco Harley Davidson of Kinnelon.

But to review a resolution such as this, a person must specifically request it at city hall, but not until council approves it.

Members of the public attending a council meeting would not have been able to review that resolution before the council acted.

"Anyone who really cares how their tax dollars are spent in advance of the council acting on it, they cannot, it's impossible," said former Mayor Marge Semler, who has fought the council for years to open the city's spending practices.

"They don't want you to see. It's that simple."

Officials with the League of Municipalities and the state Department of Community Affairs said there's no way to track which towns and cities operate in the way Passaic does. Chris Donnelly, a spokesman for the state department, said that a resolution that has not yet been acted on could be considered a draft, and exempt from the Open Public Records Act.

But New Jersey open government advocates say the practice stifles public inspection and dissent.

"Public officials should take the public into their confidences, rather than putting up a barrier," said Ron Miskoff, president of the New Jersey Foundation of Open Government. "I think when you have this extra curtain you're putting up in front of the public you are increasing temptation for corruption."

When former Mayor Samuel Rivera pleaded guilty to accepting bribes and stepped down last August, Schaer took the helm as acting mayor and instituted several measures to address ethical lapses.

Rivera eventually was sentenced to jail, as were council members Marcellus Jackson and Jonathan Soto, who were caught up in the same federal bribery sting in November 2007. The new mayor, Alex Blanco, campaigned this spring as a reformer who would bring transparency to city government.

Schaer agreed to open the process of approving expenditures only this year. "I never heard the idea before," he said. "The bottom line is that a good idea was offered and we're moving forward."

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